

# PLUCK AND LUCK

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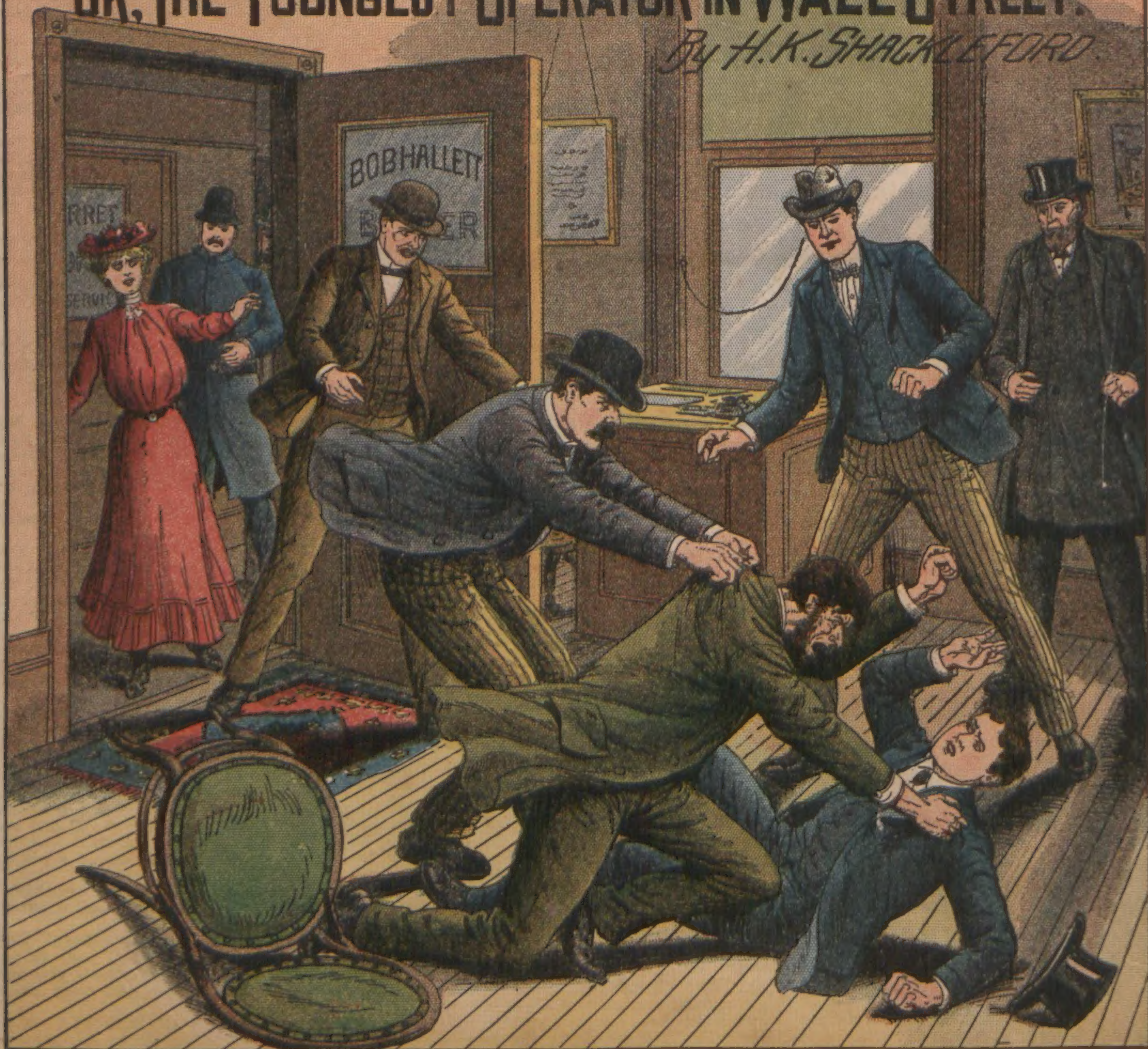
No. 287.

NEW YORK, DECEMBER 2, 1903.

Price 5 Cents.

## BROKER BOB; OR, THE YOUNGEST OPERATOR IN WALL STREET.

By H. K. SHACKLEFORD.



Bob dashed a chair in his face and then tried to escape from the room. The man headed him off, and they went down on the floor together. Quincy was a stalwart man. He seized the assailant by the collar.



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(Continued on page 3 of cover.)



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Complete Stories of Adventure.

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NEW YORK, DECEMBER 2, 1903.

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## BROKER BOB;

OR,

### The Youngest Operator in Wall Street.

By **H. K. SHACKLEFORD,**

#### CHAPTER I.

BROKER BOB.

"I am going to resign."

"Resign what?"

"My position in this office."

"What's the matter with the position?"

"The pay is too small."

"Oh! Going on a strike, eh?"

"No, sir. I am going to resign and let somebody else, who can live and support a mother and sister on \$8 a week, take my place."

"Well, that's plain talk and right to the point. But what are you going to do to earn more than \$8 a week?"

"I am going to hustle like a good many other fellows in Wall Street."

"What are you going to hustle at?"

"I am going to see if I can't do a little brokerage business!"

"Brokerage business!"

"Yes, sir! I've been in your office three years now, and have learned the ins and outs of the business from A to Izard. I can't pay rent, feed and dress three people on \$8 a week. You won't pay me any more, because you can get a good clerk for that money, so I am not going to ask you to do so. You and lots of other Wall Street men are honest, and know that I am, too. You might see a way to let me make some commissions as well as others, so I am going to resign and be a broker if I go dead broke and have to be fired by our landlord."

"Look here, Bob. You are way off. There's something the matter with you. You had better see a doctor."

"Haven't got any money to pay him with. Keeping a doctor on \$8 a week can't be done. I'm going to be a broker or die. If I die the city can bury me in Potter's Field."

"How old are you, Bob?"

"I am seventeen."

"Well, don't you think a boy of seventeen who earns \$8 a week is doing pretty well?"

"Yes, sir. Very well, indeed. I am not complaining. I

have a mother and sister to take care of, and \$8 isn't enough to enable me to do for them as I want to, that's all."

"Does your mother know what you are thinking of doing?"

"She does not."

"Well, you had better seek and follow her advice before you do anything foolish."

"She doesn't know anything about Wall Street business. I am not going to bother her about it. If I can do any business at all I can make more than \$8 a week."

"Business! What business can a boy of seventeen do in Wall Street? Have you lost your senses, or do you think all the business men of Wall Street are fools? Wait till your beard grows before you talk about setting up as a broker in Wall Street," and Broker Richards dismissed him with a wave of the hand.

"I shall resign at the end of this week, sir," said Bob Hallett, as he turned and left the private office of the broker to go to his desk.

His face was flushed, for he did not like the idea of his employer thinking he was a fool. He knew that he was far from being one. He had been faithful to his duties ever since he entered the big broker's office, and had read market reports in the papers every morning to familiarize himself with the ins and outs of Wall Street affairs. During all that time he had practiced the most rigid self-denial, on account of his invalid mother and bright young sister.

Hattie Hallett was now 15 years old, and was such a beautiful girl, so sweet and tender to him and her mother, that he longed to be able to dress her up in a way to make her look more beautiful than ever.

But it took every penny of his salary to pay expenses. They did manage to keep out of debt, but only by the most rigid economy. He wanted more money, but he knew that Mr. Richards would not pay him any more than he was then getting. So he made up his mind that he had to strike out for himself if he ever made any money at all.

"I know as much about Wall Street as a good many brokers that I am acquainted with. Why can't I make money as well as they?"

That question had been bothering him for weeks, and he



had at last made up his mind to solve it in a practical way. He knew that many of the Wall Street men who had come in contact with him had a good opinion of him, and nothing could make him believe but that some of them would throw a little business in his way if he asked for it.

Henry Richards, the big broker with whom he had been so long, never once thought of him again after his conversation about resigning. He had such big interests at stake all the time that he could give no thought to small matters.

But at the end of the week Bob went to him, and said: "I am very grateful to you, Mr. Richards, and want to thank you for all your kindness to me in the past. I am going to set up for myself on Monday."

"Oh, you are, eh?" and the broker looked through his glasses at him.

"Yes, sir."

"Well, I am sure I wish you all the good luck in the world, my boy. I am a little curious to see how a boy broker can get along in Wall Street."

"You haven't any faith in a pupil of yours, I suppose?" Bob asked, smilingly.

"I have all the faith in the world in your integrity, Bob, but not a bit in your good judgment. You are crazy. I'm afraid you'll fetch up in Bloomingdale yet."

"I am quite sure I will if I can't get rid of the strain of trying to live on \$8 a week," he replied.

"Well, there are many families in this city living on less."

"No doubt of that, sir. I could do so myself if I had no hope of getting more. I may get less for a time now, but I hope to get more even the first week."

"Have you any money?"

"Not a dollar above my pay for this week, and that I shall give to my mother as usual this evening."

"Where are you going to have your office?"

"In my hat out on the street."

"Well, I suppose you will need the experience to prove to you that you have very little brains under that hat. Go ahead and good luck to you."

Bob turned on his heel and left the office, quite hurt at the words and manner of the broker whom he had served so long and faithfully.

That evening he gave his mother all his salary as usual. She gave him back fifty cents of it for carfare and change, and he went about the errands he usually performed as if he had nothing unusual on his mind.

But that night and the next day, which was Sunday, he did more hard thinking than ever before in all his life. Neither his mother nor sister could go to church, for they had no clothes they were willing to wear to such a place. Yet neither of them had complained. They were loving and patient all the time.

When Monday morning came he left home at the usual hour, and when he reached Wall Street he met Tom Dacres, a clerk whose desk was near his in Richards' office.

"They tell me you have set up for yourself, Bob," said Dacres.

"Yes. I am going to see if I can't make some money."

"What sort of a sign are you going to hang out, Broker Bob?"

"Well, that would be as good as any, I guess. But I won't hang out any sign until I have an office under a roof somewhere. I am not going to put on any style."

Dacres laughed and said, as he ran up the steps of the office:

"Well, I wouldn't, were I in your place."

Bob felt a hand on his shoulder and looking around saw Mr. Terhune, a white-haired old man who often speculated heavily in Wall Street.

"Not going to put on any style, eh?" the old man said. "That's right. I like to hear a boy talk sense. I like to hear a boy talk sense. How's Richards this morning?"

"I am not with Mr. Richards now, Mr. Terhune, and I haven't seen him this morning."

"Lost your place, eh? Well, that's too bad. You have been with him so long, too. What's the trouble?"

"The trouble is I want to do something for myself. I have a mother and sister to support, and eight dollars a week is not sufficient. That's all. I resigned, and am going to see if I can't do a little brokerage business myself."

The old man laughed and patted him on the shoulder, saying:

"If your judgment equals your pluck you'll get along. Got any clients yet?"

"Not one. This is my first day on the Street. Can you give me an order?"

"Eh! Want an order from me? I am—— Ha, ha, ha! My boy, I am too old to go into the monkey business now."

"Well, if the old gorillas won't help the monkeys along what show will the little fellows have?" Bob asked, looking up at the laughing old man.

"Eh! What's that? I'm an old gorilla, am I? Well, that's good! Don't say anything about it and I'll give you an order. Come to my office at eleven o'clock. I'll be there."

"Mr. Terhune, I hope you don't think I meant to be disrespectful, for I didn't."

"No, no! I brought it on myself by calling you a monkey. Well, it is all right. Come to my office and I'll give you an order just to see what you can do in that line," and the old man turned and went on down the street, laughing and chuckling to himself. He was fond of a joke even when it was on himself, and Bob had given him a good one in a quick offhand way that pleased him.

## CHAPTER II.

### THE FIRST ORDER.

Precisely at 11 o'clock Bob Hallett called at the office of Mr. Terhune, and found the old capitalist at his desk poring over a column of figures.

"I am ready for your orders, Mr. Terhune," he said, as he stood at the corner of the desk, hat in hand.

"Yes, yes. Do you think you can buy 5,000 shares of Mariposa on the Street?"

"Yes, sir."

"Well, let me see how quickly you can do it. Tell the seller to deliver to me and collect. Now go."

Bob bowed and walked out of the office, feeling as if he was treading on air.

Such a big order it was.

Mariposa was quoted that morning at 60. The order would amount to \$300,000.

There were hundreds of brokers in the street who would have jumped at the order. Richards himself would have been glad to get it.

He stopped to pinch himself when he reached the street.

"Whew! I'm all right!" he said, as he rubbed his thigh where he had pinched, and he started off in a run for the Stock Exchange.

Just before he reached the Exchange he ran into a banana man and knocked a bunch of fruit out of his hand.

"See wher yer goin', yer dude!" exclaimed the vender. "What's the matter wid yer, hey!"

"I beg your pardon," said Bob. "There's nothing the matter with me."



"Dere ain't, eh! I tink dere is!" and he picked up the bunch of over-ripe fruit and smashed it full in his face, besmearing him with the soft mush of the bananas.

Bob was utterly blinded.

He rubbed the mushy fruit from his face and eyes, and glared around for the rascally peddler.

The latter was moving off down Broad Street with his push cart.

"I say, cully," cried a bootblack. "I'll help yer spill his load."

"Hi, hi, yes!" put in a half dozen newsboys and bootblacks.

"Come on then," he said to them. "I'll get even with him if I don't make a cent to-day!" and he gave chase to the banana man, who was one of those reckless, impudent fellows, frequently seen in the fruit-vending business.

The banana man heard them coming. He stopped and faced them.

Bob snatched a big bunch of bananas and let him have them full in the face. They were but half ripe, hence were good for a club as long as they held together.

The blow downed him, and ere he could regain his feet the gang of newsboys and bootblacks had cleaned off his cart—he hadn't a whole banana left.

He was in a rage.

Drawing an ugly-looking knife he started for Bob.

Bob took to his heels, for he was no match for him.

A policeman joined in and stopped the fellow with a blow of his club.

Bob rushed into the Broad Street entrance that led to the Stock Exchange and escaped the policeman.

The mush of over-ripe bananas was all over his face, breast, and shoulders. It was in that condition that he met Mr. Richards just coming out of the Exchange.

The broker laughed in spite of himself.

"So you are in the brokerage business, are you?" the broker asked.

"Yes. Want any bananas?"

Richards laughed a hoarse laugh and went on out to the street.

"What's the trouble, Bob?" Broker Hahn asked.

"I ran against a banana fiend out there just now, and he let me have a whole bunch right in my face."

"Why didn't you kick him?"

"I did better. I destroyed his entire stock in trade, and a cop collared him. Got any Mariposa, Mr. Hahn?"

"Yes. Who wants any?"

"I do; 5,000 shares."

"How much are you paying?"

"I am paying 60 for it."

"Want it now?"

"Yes, right now. Got that much?"

"Yes. I'll take your offer."

"All right," and Bob made a memoranda to the effect that the stock was to be delivered to Mr. Terhune, C. O. D. and gave it to him.

"You buy for him?"

"Yes, or order."

"All right, then. I'll deliver inside of an hour," and Broker Hahn passed out to go to his own office.

"Now I'll go and get cleaned up," said Bob, turning and leaving the building.

He knew the janitor of the building in which Richards had his office, and he went over to see if he could let him clean up down in the basement.

"Hello, Bob!" called out the janitor, when he saw him. "What have you been up to?"

"Oh, I'm a bear in the banana market. The fruit came

down on me, that's all. Won't you let me go down below and clean up a bit?"

"Yes, of course. You need cleaning up badly. Why don't you go home and change your clothes?"

"I'd have a thousand gamins after me before I could reach City Hall Square. I guess I can clean up all right with a towel and plenty of water," and he went down below, where he spent nearly an hour in cleaning up.

When he came out he found that Mariposa had advanced one point—to 61.

"Good!" he exclaimed. "That will make me all right with Mr. Terhune. I'll go and see him."

He found the capitalist at his desk.

"Mr. Terhune, I bought 5,000 of Mr. Hahn at 60. It is now going at 61."

Just then Hahn came in to deliver the stock.

"Did you order Bob to buy 5,000 shares of Mariposa?" Hahn asked.

"I did."

"Here it is."

Terhune wrote a check for the amount and gave it to him.

"Got any more?" Terhune asked.

"No."

"He went out."

"You may try again at 61," said the old man, turning to Bob.

Bob hurried out, and in ten minutes had bought another 5,000 shares at 61.

Then he went back to Terhune's office and asked:

"How much commission will you allow me, Mr. Terhune?"

"Just the same as any other broker. You have done well, young man, all because you don't put on any style."

"I am glad to hear it, sir," said Bob. "Let me figure up what I have made to-day. The total purchase amounts to \$610,000. Commissions 1-5 of 1 per cent. Why, it's over \$1,200."

"Yes, that's correct. Do you want a check for the amount?"

"Yes, sir; but I am not in a hurry for it. Give me \$200 in cash and check for the balance."

He did so, and as he put the money in his hand the young broker looked up and said:

"This gives me a start, sir. Will you give me other orders when you wish more business of that kind done?"

"Well, I don't mind," replied the rich man. "You have done so well that I may try you again. But see here. No bragging about my having done so."

"I never brag, sir. I keep my business to myself."

"Very sensible. I suppose you are not going to work any more at \$8 a week?"

"No, sir. I've made over two years' salary at that rate to-day."

"Yes, so you have; but such good luck won't come to you every day, you know."

"Yes, sir, I know that."

"Now tell me what you are going to do with your money! I want to see if you have any method in your make-up."

"I am going to give this cash to my mother this evening. The check I'll deposit in bank. I will open an office just as soon as I can find one at a reasonable rent—a little hall room somewhere on the Street."

"Very good so far. There is a little room on the next floor back, which can be had for \$15 a month. You had better take that and get right down to business."

"I'll go up and look at it."

"The janitor may not let you have it," said the old man. "You may refer him to me."

"Thank you, sir," and Bob went in quest of the janitor.

"Who wants the room?" the janitor asked.

"I want an office, and if it suits me I'll take it," said Bob.



"What's your business?"

"Broker!"

"Broker?"

"Yes, and I refer you to Mr. Terhune. He sent me to see you, and told me to take the room if it suited me."

"What's the matter with the old man?"

"He's all right. Will you show me the room?"

"Yes," and he did.

It just suited Bob. It was small, and had but one window. But he saw that it could be made a very snug little office."

"I'll take it!" he said to the janitor.

"You will have to see the agent, Mr. Rice, in the Morgan building. I can't let any offices until he has approved of the tenant."

"I know Mr. Rice, and he knows me," said Bob. "I'll go and see him at once," and he left to go downstairs.

At the foot of the flight he saw Mr. Rice going into Mr. Terhune's office. He followed him in there, and told him that he wanted the room.

"Let him have it, Rice," said Terhune. "I'll stand for the rent."

"Of course he can have it," said the agent.

"Here's a quarter's rent," said Bob, paying down the money.

Rice wrote a receipt, and then the young broker went out to order some furniture for the room. He bought chairs, a desk, carpet, stationery, etc., and ordered all to be put in early the next day.

He paid for them out of the cash which Terhune had paid him.

On his way home in the afternoon he bought a big fat turkey and ordered it sent home. He was there when it came, and his mother refused to take it, saying:

"It is all a mistake. We have not ordered a turkey. We could not afford it."

"He bought it and paid for it, mum," said the butcher's boy, pointing to Bob.

"Oh, mother! Bob bought it!" cried Hattie, who quickly saw the happy glow in his face and eyes when the boy said what he did.

"Yes, I bought it, mother," he said, laughing. "I wanted to give you a treat."

The butcher's boy went away and Bob told his story to his mother and sister.

### CHAPTER III.

"HOLD ME UP!"

What a happy family they were that evening! The mother cried and laughed by turns, and Hattie hugged and kissed him a dozen times.

"Only think," she cried, "you are a Wall Street broker, Bob. And you'll soon be ever so rich. Our Bob is a real broker, mother. Broker Bob! Broker Bob!" and she laughed and pulled him around in her great joy.

"Yes," said the happy mother. "I am so glad for your sake, my child. You can now finish your studies and fit yourself for a teacher."

"She shan't be a teacher," said Bob. "She shall stay home with you to keep you company. I guess I can make all the money this family needs," and he never felt so proud in all his life before as when he uttered those words. "To-morrow I want you to hunt up a nice flat. I am going to furnish it up beautifully and move into it right away. Then I am going to get the best doctor in the city to attend to you, moth-

er. I am going to see if the roses won't come back into your cheeks again. You are not thirty-five years old yet, and in good health and a silk dress my mother would be the handsomest woman in New York. Whew! Hat, look out. She's a widow, you know, and you can't keep a beau when she is around."

"Oh, she can have all my beaux," said Hattie, throwing her arms around the neck of the pale-faced mother and kissing her.

Mrs. Hallett shed tears of joy as her two children petted her and gave such evidences of their love for her. She had been a widow several years, and come through a Red Sea of trouble. This was the first ray of light and hope that had come to her, and now it looked like the sunrise of prosperity. The stars of a dark night were fading away, and as the dawn advanced hope revealed beauties everywhere.

No wonder she wept tears of joy. Her mother heart was full to overflowing.

When Bob left the house next morning he left \$100 with his mother with which to buy dresses for herself and Hattie. He kept the balance for immediate use. He went by a clothing store and bought himself a good business suit of clothes, put them on and had the old suit sent to his home.

The day was spent in fitting up his little office, and when it was finished he felt very proud of it. It was both neat and business-like in every respect.

Out on the street he met Tom Dacres and another of Richards' clerks.

"Hello, Broker Bob!" cried Tom. "How's biz to-day? I hear you have a corner in a certain line of stock, and that you are going to tie up the whole street."

"How did you get hold of that secret?" Bob asked. "Some of the brokers must have been talking too loud in Mr. Richards' office. You clerks are such addle-pated, rattle-brained fellows that you can't be trusted with a secret. I was going to spring a trap on the Street, but you fellows have got hold of it. I'll have to give it up now," and with that he turned and walked away as serious as an undertaker.

"Oh, hasn't he got gall, though!" said Dacres to his fellow clerk.

"Plenty of it," said the other, "but that is what goes in Wall Street, you know."

"Yes, but the idea of his setting himself up as a broker! Why, it's enough to make a horse laugh!"

"Didn't you notice that he has on a new suit of clothes?"

"Yes. His mother probably bought it for him to make him look as decent as possible."

"Well, I'll bet he succeeds," said Aleck Withers. "He is no fool. Bob Hallett knows what he is about."

They went on up to their desks, talking about "Broker Bob." They had so much to say about him that everybody in the office soon heard of "Broker Bob," and got to talking about him, too.

On the third day Bob sat in his neat little office arranging a set of books he had bought. On the outside of his door was a neat little enameled sign, with this legend in gold letters:

"Bob Hallett, broker."

Mr. Terhune came in and looked around. Bob sprang up and offered him a chair.

"I haven't time now," said the capitalist. "I want 10,000 shares of M. & J., and I don't want anybody to know whom you are buying it for. Can you do it so as to keep my name out of it?"

"Yes, sir."

"How?"

"By your telling your banker to pay for it on my order when the stock is delivered."

"Very good! Very good," and the old man rubbed his hands



with a great deal of satisfaction. "A good idea! I run no risk by such an arrangement. Go ahead and buy the stock for me at once."

Bob put on his hat, and locking up his office, ran down to the street. The Stock Exchange was the center of all such transactions. He hurried there and met Mr. Richards at the entrance.

"Hello, Bob! How is business with you to-day?" the broker asked.

"It is good. I have an order for 10,000 shares of M. & J. Got any on hand?"

"Yes. But who gave you that order?"

"Oh, come now. Is that a fair question?"

"Hardly. But you know what it means, don't you?"

"Yes, sir. It means that you don't believe that I have any such order."

"Exactly. What are you trying to make anyone believe you are doing such a big business for?"

Bob drew a roll of bills out of his pocket and said:

"Put up \$100 that I can't give you a check for 10,000 shares of the stock which will be paid if presented with the stock."

"I'll do it. I have 12,000 shares of that stock," and he pulled out his purse.

"Very well. I'll give you 80 for the stock. Shall I write the check?"

"Yes."

"Come to my office, please."

"Where is it?"

"At No. —, four doors below yours."

He went with him, and was amazed when he saw the name on the door, and the neat little office inside.

"Take a seat," said Bob, who sat down at his desk and wrote out a check on one of the biggest banks in the Street for the sum of \$300,000, payable when accompanied by 10,000 shares of M. & J. stock. He signed his name to it as "Bob Hallett, Broker."

"Bob, who is at the back of this?"

"Is that a fair question?"

"No, but I'd like to know all the same."

"Of course. But I keep my client's business a profound secret. Can't you throw a little in my way yourself?"

"I'll see, I'll see," and he at once returned to his office to prepare the stock for delivery.

When he delivered the stock and presented the check, it was paid by a check for the full amount.

"I can't understand it," he said. "That boy has made over three years' salary the first week. His commission in this thing will amount to \$1,600. Fool or no fool, he has made a hit this once. I'll go and pay him that \$100 he won."

He found Bob at his desk.

"Here; you have won. I congratulate you, but I don't understand it any more than I understand the shooting stars."

"Why, don't you understand the shooting stars?"

"No; do you?"

"Yes, sir. I know that they shoot. That's enough for me to know. I shoot, too, and that's enough for you to know. See?"

"Yes, I see," and he looked at the youth as if more puzzled than ever in his life before.

"You see that I was right when I gave up \$8 a week, don't you?"

"Yes—of course."

"And that it wasn't necessary for me to wait for my beard to grow. Can you give me an order to-day or to-morrow? I will follow your instructions to the letter."

"I will see about it," and he arose and stalked out of the little office like one in a half-dazed condition.

He had been gone but a few minutes when Bob saw a

rough, shaggy-bearded man come up the stairs right in front of his door.

The man stopped and pressed his hand against his side as if a pain had struck him there. He saw him reel as if about to fall.

He rushed out and caught him round the waist to hold him up.

"Oh, oh, oh! Hold me up, lad!" the man groaned, as his strength seemed to leave him.

"Here, come into my office," said Bob, holding him up in his arms and bearing him into his little office, where he deposited him on a leather-covered lounge and held him in an upright position.

"Hold—me—up!" gasped the man. "Hold—me——" and he seemed to collapse entirely, for a moment later Bob believed he held a dead man in his arms.

#### CHAPTER IV.

##### THE CALIFORNIAN.

Although he believed the man to be dead Bob could not bring himself to the task of laying him down on the lounge. The man's urgent request to him to hold him up kept ringing in his ears.

"What shall I do?" he asked himself as he held up the body in a sitting position. "What's the use of holding him up when he is dead? I—I don't like the idea of holding a dead man in my arms this way. Oh, this is awful! I—I ought to call for help. Oh, Mr. Quincy! Please come here a moment and tell me what to do!"

Mr. Quincy was a broker who had an office up on the next floor. He was coming up the stairs at the moment, and Bob called him in.

"What's the matter with that man, Hallett?" Quincy asked.

"I—I don't know. I am afraid he is dead," stammered Bob, still holding him up.

Quincy felt of the man's pulse, and said:

"No, he is not dead. Lay him down on the lounge and pour water in his face. He has probably fainted from some cause or other."

"No, no! The last word he said to me was to ask me to hold him up," said Bob. "If he is not dead I'll hold him up. Will you please send for a doctor?"

"Yes. It's a strange case!" and the broker hurried up to his office to send one of his clerks out to the nearest drug store to ask the druggist to send a physician up at once.

Bob was again alone with the unconscious man.

Suddenly the man opened his eyes and drew a long breath.

"Ah! You are better now!" said Bob, looking and feeling very much relieved.

"Yes—you saved my life by holding me up. Give me some water, please."

"Can you sit up now?"

"Yes. I am all right now," the man said.

Bob went to the water faucet and drew a glass of water, which he gave to him.

He drank it at a gulp, and gave a sigh of satisfaction as he handed back the glass.

"I was cut here in California some time ago," he said, laying a hand on his breast, "and the knife cut something in two which did not grow together again. Sometimes when I over-exert myself I feel a fainting spell coming on. The doctors say that if I lose my upright position at such times it will be all over with me. That's why I asked you to hold me up. You have saved my life."

"Well, I am glad of that," said Bob. "I asked a gentleman



upstairs to send one of his clerks for a doctor. He did so, and he may be in any moment."

"He can do me no good," said the man, "as otherwise I am a sound, healthy man."

The doctor came in, and the man told him what the trouble was, refusing to take any prescription.

"My charge is five dollars," said the doctor.

"Five dollars for what?"

"Coming here to see what was the matter. I was sent for on your account."

The man pulled a greasy-looking wallet from his pocket and paid him, remarking:

"I reckon it's safer to pay you not to give any medicine than to take your stuff."

The doctor's face flushed up.

"Do you mean to insult me?" he demanded.

"No. Nobody can do that. You have too much gall!"

"I'll wring your nose for you!" hissed the doctor, who was a man of violent temper.

The Californian drew a six-shooter, and said:

"I'm a doctor myself and I use lead pills. Git, now, afore I give you one."

The doctor made a hurried exit from the little office. But he had the fee in his pocket.

"He's a Shylock," said the Californian, chuckling over the royal haste displayed by the doctor.

"It was a steep charge," said Bob. "I never saw him before, and don't even know his name."

"Well, no matter. Let him go. I scared five dollars' worth out of him. Gimme another glass of water, please."

Bob drew him another glass, and while he was drinking Mr. Quincy came in to see how he was.

Bob introduced him by saying:

"This is Mr. Quincy, who sent for the doctor for you. I don't know your name, sir."

"My name is Condon," said the Californian, "and I am much obliged to you, sir. I am feeling all right now."

"I am glad to hear that, sir. I really thought you were in a bad way, and sent my clerk for the doctor in a great hurry. I hope you are all right now."

"Thanks, sir. I am all right."

Quincy went back up to his office, and never thought of the incident again. Condon remained in Bob's office for some time.

"Where is Mr. Hallett, the broker?" he finally asked of Bob.

"I am Bob Hallett," was the reply of Bob.

"You the broker?"

"Yes, sir, and I haven't any beard, either."

Condon stroked his abundant beard in silence for some moments, and then remarked:

"No, you haven't any beard, but a man's brain ain't in his beard, after all, eh?"

"No, sir. A beard simply tells when one has reached a certain age, that's all. Even age does not always bring wisdom to its victim."

"Victim! Ha, ha, ha! That's good—yes, that's good. I'm a victim. I can find some streaks of silver in my hair that didn't always be there. Yes, I am a victim, and you will be if you live as long as I have. So you are a broker, eh?"

"Yes, sir. I buy and sell stocks on commission."

"You have had some experience, I suppose?"

"I served three years in the office of one of the most successful brokers on the Street, and there's where I got my education."

"Well, you are young for a broker. I want a broker to do some buying and selling for me. Can you give me any reference?"

"Yes," said Bob. "Go to Mr. Terhune downstairs. He is

an old man and a millionaire. He can tell you whether or not I am able to buy and sell as well as any of the old men."

"I'll come and see you to-morrow. I won't forget that you held me up when my life was at stake. I shall be very glad to serve you in any way you wish."

The man went away, and Bob sat down to think over the strange meeting with him.

"I hope he'll give me a chance to make something off of him," he said. "It may lead to something good yet."

The Californian went out on the street and inquired about Mr. Terhune. He heard so much in his favor that he lost no time in seeing him.

"That boy upstairs has referred me to you for reference. Is he all right?"

"I suppose he is. He has bought over a million dollars' worth of stocks for me this week."

"That's enough, sir. Much obliged to you, and the shaggy-bearded man withdrew without so much as introducing himself to the millionaire.

But Mr. Terhune had too much to attend to then to give any further thought to the incident.

Bob went home that evening and, accompanied by Hattie, went to look at a cozy flat which had struck her fancy.

He had made \$1,600 since he told her to find a flat. She had selected one at a moderate rent, and, as it was so much better than the little rooms they had lived in so long, that she was charmed with it.

"Let's look at those in that big building over there," he said, and they both went up and inspected them. They were fine, and to Hattie seemed like a palace.

"This one will do," he said.

"Oh, Bob!" she cried, "can you afford it?"

"Yes. I made two years' rent to-day, and am going to pay six months' rent in advance."

Then they went and selected the carpets and furniture. He allowed her to select the carpets and furniture for her own room.

They returned home and made the mother doubly happy over the news of what they had done.

He gave her a roll of bills, and told her to make purchases of everything that would make the flat both beautiful and comfortable.

The next day the Californian came to see him.

"Mr. Terhune says you are all right," he said, as he sat down and leaned back in a chair. "I want to have you buy me all the shares in the Red Gulch gold-mine you can get hold of."

"Mining stocks, eh?"

"Yes."

"Do you know anything about the mine?"

"Yes, I know something about it. Buy it, and keep my name a secret till I tell you to let up."

## CHAPTER V.

### THE MINING STOCK SALE.

Bob at once set to work to find out all he could about the shares of the Red Gulch Gold Mine. He found out that the shares were down very low, as the mine was an expense instead of a source of profit. The par value of the stock was \$50, but it was selling at \$10, with but few sales at that.

He went to the agents who had it in charge, and asked how many shares they had.

"Ten thousand were issued. We have sold but 700 shares."

"What are you holding them at?"

"We are selling at \$10 to-day. The 700 sold at \$12."



"I'll take the balance—9,300. Send them down to my office, C. O. D.," and he laid down his card as he spoke.

"Bob Hallett, Broker," repeated the man, very much astonished. "Are you the broker?"

"I am."

"You can pay for this on delivery."

"Yes, I guess I can."

"Don't you know whether you can or not?"

"Yes. I know that I can pay for you, tie you up in a bag of kittens, and throw you off the dock without feeling the loss. Send them down right away."

"I'll go along with you and deliver them now," said the man, too eager to take notice of the insult he had received.

"Very well. Bring them along."

He stopped into the bank on the way back, and had a check certified to by the bank. Condon was there waiting for him.

When the agent got the check he was the most astonished man in New York. He hastened away, elated at his good luck in having gotten rid of a stock that had been a drag on his hands for months.

When the agent had gone Condon asked Bob:

"Was that all he had?"

"Yes. He had sold 700 shares to different people."

"Well, I am satisfied. You have done the thing well."

"I am glad to hear you say so."

"Yes. Here's a hundred for you. I advise you to keep it and let it grow," and he handed him one hundred shares of the stock. "It is going to grow big some day soon."

"I am sure I am much obliged to you, sir," said Bob, as he took the shares. "I did not expect any such commission as this."

"Well, never mind. Bill Condon is your friend, understand, and he never goes back on a friend," and he held out his hand to Bob as he spoke.

Bob took his hand and shook it warmly, saying:

"I never go back on a friend, either. I am glad to call you my friend."

"Yes, that's it, pard. I like that," and he shook his hand again. "You haven't got a safe here, have you?"

"No. I haven't felt the need of one yet. But I am going to buy one soon. I can place your papers in the safe of Mr. Terhune downstairs for this evening."

"No, never mind. I'll take 'em to the bank and leave them there," and he took them and left the office.

"I wonder if I hadn't better sell my 100 shares?" Bob asked himself when he was alone in his little office. "I can get \$1,000 for them, and that is better than the stock. It may go down lower—to nothing. The agents were eager to sell it. They had no faith in it at all. But then maybe Mr. Condon knows something about it, and that's what he is trading on. He has just come from California, I think, and he must have come purposely to buy those shares. Yes, I'll keep 'em and take the chances," and he locked them up in his desk.

He was just going to leave his office to go out on the street when he heard the rustle of a dress at his door.

"Oh, Bob, what a nice little office you have got!" and his sister Hattie came tripping into the office like a little fairy.

"Why, how in the world did you find your way down here!" he exclaimed.

"Why, I knew the number," she replied. "Do you think I am such a little goose that I can't find a place if it's numbered right?"

"Well, what is it that brought you down here?"

"I came down to see you in your office. 'Bob Hallett, Broker.' Why didn't you say 'Robert Hallett,' and make it look more like a grown man?"

"Everybody calls me Bob, and I am not going to put on any

airs. I am simply Bob Hallett, and I am not ashamed of the name."

Mr. Terhune came in.

He stopped on seeing the pretty girl in there.

Bob sprang up and said:

"This is my little sister, Mr. Terhune."

"And a pretty little sister she is, too," said the old man, extending his hand to her. "I am glad to see you, my dear child. You ought to come down and illumine this old building with your bright eyes oftener than you do."

"Whew!" said Hattie, laughing. "You old men are worse than the dudes. I won't ever come here again if that's the way you talk."

"Well, you can't stop an old man from talking any more than you can a young girl. Old men admire pretty pictures as well as young ones. I am very glad to meet you. I came in to see your brother, and the sight of your pretty face came near making me forget what I wanted to see him about. Oh, I know now. I want some stock sold right away. It is half past two o'clock now. You will have to hurry. Sell 3,000 shares of D. & H. for me."

Bob hastened to obey, saying to his sister:

"Keep your seat till I come back and I'll see if I can't make some commission for you."

"Yes. I'll wait for you if you won't be gone long."

"I won't be gone over twenty minutes," and he hurried away, leaving the old man standing in the door talking to her.

When he came back, twenty-five minutes later, he was surprised at seeing the old millionaire still standing in the doorway talking to her.

"It is sold," he said.

"What did it bring?"

"Ninety-two and three-quarters," replied Bob.

"Just a half cent more than I expected. It will be lower tomorrow."

"Where is Hallett?" demanded a gruff voice in the hall behind the old man.

Mr. Terhune stepped aside and the man rushed in.

He was one of the firm from whom he had bought the Red Gulch gold mine shares that morning.

"You young scoundrel!" he hissed. "You had knowledge of that mine when you bought those shares this morning. Sell them back to me or I'll kill you!" and he looked like a lunatic when he made the threat.

Hattie, girl-like, uttered a piercing scream, and rushed out into the hall.

Instantly a dozen brokers in the offices on that floor rushed out to see what the trouble was.

"Save my brother! He is being murdered!" she cried.

Mr. Terhune sprang at the man to prevent him from doing Bob an injury. The man threw him off with ease, and went at Bob like a tiger.

Bob dashed a chair in his face, and then tried to escape from the room. The man headed him off, and they went down on the floor together.

Quincy was a stalwart man. He seized the assailant by the collar, and dragged him off the young broker. Then two others held him till an officer came.

## CHAPTER VI.

### THE MAN AT THE OFFICE.

The man was in such a rage that he was well nigh a lunatic. He struggled hard to release himself. But the strong arms of three men held him.



"What's the matter with him?" Bob asked. "Is he crazy?"

"Do you know him?" Mr. Terhune asked.

"I never saw him till this morning, when I bought some mining stock of him for a client."

The officer had to place handcuffs on the man, so violent was he.

"He is as crazy as a March hare," said the officer. "Has he hurt anybody?"

"No," said Bob. "He came near scaring me to death, though."

The officer carried him away, and when his partner was seen the whole thing was understood.

Within an hour or two after they had sold all the stock of the mine the agents received a telegraphic despatch saying that a rich lead had been struck, and that it was the richest mine in the State.

Up went the stock, but none was for sale. The agents were struck dumb with horror at the misfortune which had come to them.

One of the partners believed that Bob had news in advance, and had bought up the stock. He was in such a rage that he lost his reason and swore he would have the stock back or kill him.

The news flew through the Street like wildfire, and everybody was trying to get some of the stock.

Brokers came rushing in to buy the stock.

"I have none for sale," said Bob, in reply.

"I'll give you 100 for it," said one, who believed he was holding it for a higher price.

"I've none for sale to-day," he said again.

"I'll give you 110," said another.

"I'll give you 115," put in a third.

"I won't sell to-day," he said very emphatically. "I wish you would leave my office, for I want to close up and go home."

"I'll give 120," cried out still another.

"I bought the stock for Mr. Wilson, of No. — Broad Street," he finally said. "Go and see him. I think he bought to sell again."

They climbed over each other in their eagerness to get out and down to Broad Street, and in another minute the little office was left to him and Hattie.

"Come, Hattie!" he cried. "We must get away before they come back. I gave them a wrong name and number, and they'll be hopping mad when they find it out."

"Oh, Bob, what made you do that?"

"To get rid of them. What else could I do?" and he took her hand and led her out down to the street and up to Broadway.

There they took the stage for uptown.

"Have you any of that stock?" Hattie asked.

"Yes; I have one hundred shares. But I am going to hold on to it until it goes up to the highest notch, and then sell."

"Well, I was never frightened so much in my life as I was when that crazy man rushed and threatened to kill you. Do such things happen often down in Wall Street?"

"No. Only once in a few years does any one lose his head that way. It is an awful strain on a man sometimes. That fellow didn't lose anything that was his own. But he would have made a fortune if he had held on to the stock."

"Who has it now?"

"The Californian whom I bought it for. He had some knowledge of the mine, I guess."

"How much will he make?"

"No man knows. He has 9,200 shares."

"Where is he stopping?"

"I don't know."

"He must be very rich."

"Yes—very, I guess."

They went home to the new quarters into which the family had moved that day. Bob begged her not to tell her mother what had happened, as he did not wish to have her alarmed on his account.

She promised that she would not, and she kept her word.

The next day Bob found that everybody in Wall Street was talking about him.

They called him "Broker Bob," and he had to shake hands with every friend he met.

"They think I own the stock," he said, "and I am going to let 'em go on thinking as much as they please. It helps one's credit to have everybdy believe you are rich. I can't help it if they make mistakes."

At his office they kept coming in all day to ask after the stock.

One man, who had knocked down two men while racing round to Broad Street to see Wilson the day before, came in and said:

"I feel like putting a head on you for sending me round to Broad Street like a fool!"

"I couldn't help it," said Bob. "I wasn't able to pick you up and fire you out, so I had to entice you out. It's all right. I haven't any of the stock for sale, so you can't blame me for what I did."

"Who has the stock?"

"My customer has it, but until he authorizes me to do so I cannot give you his name."

"Is he a Wall Street man?"

"No. He is not even a New York man."

"Is he going to sell the stock?"

"Probably he may, but I have not heard him say so."

The man went away, and Bob prepared to go out on the street.

Just as he was putting on his cap a man muffled up in a cloak stalked into the little office and closing the door, locked it.

Bob was amazed.

The man's face was concealed by the cloak.

"I want to see you, young man," said the visitor. "Sit down there and listen to what I have to say to you!"

## CHAPTER VII.

### THE GAME OF BLUFF.

Bob glared at the intruder pretty much as he would have glared at a lion, had one entered the office at that moment and closed the door behind him, as the visitor had done.

He stood facing the man, who had quietly seated himself in the chair at the desk, wondering how he could get out without having to jump through the window.

"Sit down," said the visitor, unmuffling himself a bit. "I want to talk with you when we can't be interrupted by anyone. Your name is Hallett, I believe?"

"Yes, that's my name," said Bob. "But I don't know you."

"Of course you don't. We never met before to-day. You are a broker, I believe?"

"Yes."

"You buy and sell stocks, bonds, or anything else your customers may order when they put up the money?"

"Yes, that's my business."

"You bought some Red Gulch Mine shares the other day?"

"Yes, quite a block of them."

"Who did you buy them for?"

"Well, that is my private business. I am not in the habit of answering such questions as that."



"The sooner you get into the habit then the better it will be for you."

"How so? Is it the rule to thus reveal the business secrets of one's customers?"

"Of course not. This is an exceptional case. I want the name of the man for whom you bought those mining shares."

"You may keep on wanting it. I won't give it to you," said Bob.

"You won't, eh?"

"No."

"I reckon you will. A second thought has been known to save a man's life," and he drew an ugly-looking dagger from a sheath concealed in the inside of his vest.

He held it in his hand and looked Bob full in the eyes.

Bob turned pale as death, for he was unarmed, and the man was between him and the door. To turn and leap out of the window would be to go down to certain death.

He had no idea of doing a thing of that sort. Life to him was sweeter than honey.

But his courage did not desert him. It seemed to rise with the emergency.

"I am not frightened by such talk or the sight of such weapons," he said. "You don't care to die any more than I do, and you could not kill me and get out of this building."

"Don't you be sure of that," said the man. "I am one to do very desperate things. I've come all the way from California to find out the man, and if a dozen lives stood between me and the information I seek, they would all be wiped out."

"It is pure bluff," said Bob, a smile on his face. "It won't work. I am not the one to yield to a threat of that kind."

"By my soul!" hissed the man, springing to his feet. "If you defy me I'll cut your throat from ear to ear!" and he grasped him by the shoulder and held the keen-edged blade against his windpipe.

"Cut away, you big coward!" cried Bob, who did not believe the man would dare to harm him.

The man glared at him as if in surprise. He was beaten. He had no idea of killing him. But he did have an idea that the boy would fall on his knees when he saw the knife, and tell him all he wanted to know.

"I'll give you just two minutes to answer my questions," he said, still hoping Bob's courage would fail him.

"I don't want two seconds. I wouldn't tell you to save my life or yours, either."

Rap-rap-rap!

Someone was at the door.

"Unlock that door, or I'll yell for the police," said Bob, in very determined tones.

The man put up his knife and unlocked the door.

A tall, handsomely-dressed lady was there. A veil over her face prevented them from seeing whether she was a young or elderly woman.

"Walk in, madam," said the man, throwing the door wide open for her to enter.

She did so, and the next moment the stranger put on his hat and walked out of the office, leaving Bob standing in the center of the little room.

Bob was on the eve of darting out after him to cry out for the police, when the woman raised her veil, looked at him, smiled, and asked:

"Are you Mr. Bob Hallett?"

"Yes, ma'am, that's my name," he said. "Please be seated," and he placed a chair for her.

"Thanks," and she sat down and looked at him, as if something about him half surprised her.

"Do you often have ladies call on you?" she asked, after a pause of some moments.

"No, ma'am. I have been here but a few days. My sister is the only lady besides yourself who has called on me. They

do call on other brokers quite frequently, though. Some of them have business in Wall Street, and——"

"Yes, and that's what has brought me here. I read in the papers how you bought some mining stock for a customer, and it immediately rose in value, making a great fortune for the lucky customer. I thought I would get you to buy me some stock, too, and that is what brought me here to-day."

"I only buy such stocks as my customers order me to buy," said Bob. "That mining stock I never heard of till a stranger came in and ordered me to buy it for him. I will buy any stock you may order bought for your own account. If it rises in value or goes down, the venture is your own as well as the praise or blame."

"Yes. I understand that. But what stocks would you advise me to buy just now?"

"I wouldn't dare advise you at all, ma'am. Your husband ought to be the one to do that."

"Yes, if I had one," said she, laughing good-naturedly. "I am a single lady. I have not been married at all, so you see I must depend on somebody else for advice."

"Well, I am sure I am not the one to do so. I would be glad to serve you, though, in buying or selling anything for you."

"Well, I am thinking of buying some of those mining shares you bought the other day."

"There are none in the market, miss," he replied.

"Can't you buy me some of the man for whom you bought them the other day?"

"I might if I knew where he was, but I do not. He went away with the stock and I have no more idea of his present whereabouts than the man in the moon."

"I am sorry to hear that, as I wanted to buy some of it. Don't you think if you advertised for him he would send you his address?"

By this time Bob had made up his mind to the effect that she was a confederate of the man who had held a knife to his throat, and was debating inwardly whether or not to order her out.

But she was handsome and very lady-like in her manner. He had always been so respectful to ladies that he could not find words in which to order her out that would not sound harsh and disrespectful.

"No," he finally said. "I would not think of doing such a thing."

"Well, I'll have to content myself with buying some other stock then. I have here a certified check for \$20,000 with which you may buy me some B. & M. shares. I have been told that it is rising steadily. Do you know anything about it?"

She produced the check.

It was made payable to her order and signed "Sarah Grace."

"Yes," he said, "I know that it has gone up five points in as many days."

"Do you think it will go up any further?"

"I do. The road is doing a good solid business, which is the cause of the rise."

"Would it be safe to buy on a margin of ten per cent?" she asked.

"Yes; but to do that I would have to deposit the check with a banker, and get him to make the purchase."

"Well, you could do that, could you not?"

"Certainly, if you so order."

"Well, do so then, and I'll call again to-morrow to hear what you have done. Will you give me a receipt for the check?"

He wrote and signed a receipt in which he stated the order she had given.

"Will you do that?" she asked after reading it.



"I reply to you with my understanding," he replied. "It is good business to have things in white and black."

"Yes, you are right," she said, and then she arose and left the office.

## CHAPTER VIII.

## BOB PLAYS HIS HAND.

When she was gone Bob sat down by his desk and looked at the certified check which he held in his hand.

"I thought she was a pal of his," he said to himself. "But I was mistaken. She has reposed more confidence in me than anyone else has since I set up for myself. Mr. Terhune has given me big orders, but he has never given me control of any of his money for one second of time. I could go and get this cashed and skip with the money if I were so minded, but I am not. I intend to make as much as this check calls for before I cash it. Well, I'll go and see Mr. Richards about this. Maybe if I put a little business in his way he may throw some to me some day."

He arose and locked his office door. Going down the stairs, he saw a policeman at the foot of the flight.

"I'd have given money to have had you in call half an hour ago, officer," he said, being acquainted with the policeman.

"What was the matter?"

He told him.

The officer was amazed.

"Didn't you have a 'pop'?" he asked.

"No. Never had one in my life."

"Well, you ought to have had one then. Give me a description of the man in writing, and I'll be on the lookout for him."

Bob gave him a pretty accurate description of him, and then went on his way up to Mr. Richards' office.

He found that individual in.

"He is engaged," said Tom Dacres.

"Well, I'll wait. How are you fellows getting on here?"

"Oh, it's the same old thing," was the reply. "You are getting rich, I suppose?"

"Yes, very fast. I've made at least five years' salary already."

"I don't believe it."

"You never will be anything but a broker's clerk. I shall have to employ a clerk after awhile myself. Ah! Mr. Richards! I want to see you!" and he extended his hand to the broker as he came out of his private office.

"Bob!" returned the broker. "Glad to see you. Come in," and he led the way to his private office again. "What can I do for you?"

"A customer of mine wishes to have \$20,000 worth of B. & O. stock bought on ten-per-cent margin. Will you take the order?"

"Yes. Who is the customer?"

"I am your customer. Here is my certified check for the amount of \$20,000," and he laid down the check on the broker's desk.

He had drawn the money on Miss Grace's check and re-cashed it in his own name.

The broker looked at the check and said to the customer, and said:

"You'll get along, I guess. I'll buy the stock for you."

"Thank you very much," said Bob, and he turned to go.

"Wait a moment," said the broker, "I have a question to ask you."

"Yes, sir, so it is. My customer is a lady much given to asking questions. I don't intend to have any trouble with her if I can help myself. She will call at my office tomorrow, and will want to know who bought the shares, and if I am sure they have been bought, at what price, and all that sort of thing. When you have bought them please send me a statement of the purchase, price paid, and everything else she would be likely to ask about."

Richards burst into a hearty laugh, and asked:

"How did you find out so much about women? Why, that little plan of yours is the most complete squelcher for a suspicious woman I ever heard of."

"Well, I don't want to have any row with a woman. I never forgot the tongue lashing you got from a woman two years ago. I won't do business for them except when everything is white and black."

"You are right. They give no end of trouble about small matters. I'll send you a statement in the morning which you can use if you wish."

Bob then took leave of his former employer and left the office to go home for the day. He walked up Broadway a short distance, and in the throng on that great thoroughfare he saw the man who had tried to bulldoze him.

Instantly all his wrath came back to him again, and he made up his mind to have it out with him. He saw that the man had not seen him in the crowd, so he decided to follow and see where he went.

Keeping in the crowd just far enough behind him to have him in view, he rushed along uptown till he saw him enter the Metropolitan Hotel, on Broadway. He followed him in, and saw him ask for the key of his room. The room on the key tag was 104. He looked on the register and found that John Lapham occupied that number.

"I'll see you later, Mr. Lapham," he muttered as he turned away. "I'll show you a trick that will count up a majority over yours."

He went to the nearest court and swore out a warrant for the arrest of John Lapham. When the officer started out with the warrant Bob went with him.

"I want you to handle him as if you believed him to be a regular old bum," he said to the officer. "This is for any extra work I may want you to do," and he slipped a bill into his hand. "The fellow drew a dagger on me and gave me a scare that will retard my growth for a year at least."

The officer smiled and said he would yank him in just as he would any other rascal.

When they arrived at the hotel the officer asked if Mr. Lapham was in.

"Yes," said the clerk, "he is up in his room. Give me your card and I——"

"No, you don't. I'll go up myself. I have a warrant for his arrest. Send a boy along to show me the room."

"How do I know that you are an officer?" the clerk asked.

"Here's my shield and here's the warrant."

The clerk was satisfied.

He sent a boy along with him to show him the room.

Bob went with him.

When the boy opened the door to the room, the man saw Bob and the officer.

He turned red in the face and then pale.

"I want you, Mr. Lapham," said the officer, stepping into the room. "I have a warrant for your arrest," and he held out the warrant so he could see it.

He looked at Bob in a dazed sort of way and finally said:

"You yourself called it a bluff, and now you seek to take advantage of it."

"I don't know what you mean," said Bob, "but I'll take care of you."



"Yes, but you know it would have worked no harm to you. This will work great harm to me."

"Therefore it's a better bluff than yours, isn't it?"

"Yes, of course."

"Well, I just want to give you a word that will make you out of that sort of thing. I am going to give you all the law will let you have."

"Well, I'll settle on your terms if you will let it drop right here."

"I have no terms to offer. You will have to explain it to the judge tomorrow," and the officer turned and walked to the door.

"Now here, Hallett. I'll give you a thousand dollars to drop this thing," said Lapham, as the officer laid a hand on his shoulder.

"I can't do it for 10,000," said Bob. "It would be making myself a criminal to do so. You must face the judge even as I had to face your knife to-day."

"I am sorry you are so far from the law. I am willing to settle on any terms you may name."

"I have no terms," and Bob shook his head determinedly.

"Come," said the officer. "You must go with me."

"Hold on a moment. I want to talk the matter over a little with Mr. Hallett."

"It's no use," said Hallett. "I am a white man, and you are a black man. The law is against me. I am going to the judge, and he will send me to the room, leaving him and the officer together."

Bob went on to the judge's room, and he found the judge sitting out there. Then he left him to go to the room and the officer went to the prisoner and he had a long talk with him.

He said nothing to his mother and sister about the matter, but he did not wish to alarm them unnecessarily. But he was up earlier than usual the next morning to go to court and hear what explanation the prisoner would make to the judge.

## CHAPTER IX.

### THE SLIP IN THE GAME.

When he reached the court he found that the judge had not yet arrived. He asked the clerk when the case of Hallett vs. Lapham would be called.

"I don't know anything about such a case," returned the clerk.

"I have a warrant for Lapham, prisoner, and I am going to the judge's room to get it," said Bob.

"Well, I am sorry you are so far from the law. I am willing to settle on any terms you may name," said the clerk. "At least, I don't find any record of it among my papers."

"Where is the officer who took the warrant?" Bob asked.

"I don't know. What time is it?" Bob asked the clerk.

Now Bob had not heard the officer's name, and the clerk gave out the warrant and that he didn't recollect which one of a half dozen took it.

Bob became half suspicious that the officer had been bought off by the prisoner. As he had himself slipped a bill into his fishing pocket, he knew he was not paid before he got to that line.

He went to the door of the officer, and finally found him.

"What did you do with your prisoner yesterday?" he asked. "Well, he gave me the slip on the way down, and I lost him in the crowd. I sat up all night at the hotel laying out the plan, but he didn't turn up there. I guess he's slipped out of the crowd."

Bob went on.

He went to the judge's room.

"I am sorry you are so far from the law. I am willing to settle on any terms you may name," said the clerk.

with which to hold himself in case of another visit from Mr. Lapham.

"He bought off the officer, no doubt," he said to himself, "but I guess I am about even with him on that game of bluff. But I am sorry I didn't get a chance to see him some hard questions in court. If he shows up again, I'll prove to him that I can hold a hand with him."

He had not been in town for an hour before Miss Grant appeared. She was superbly dressed, and was really a beautiful woman.

He received her with all the courtesy due a lady. "What you say to me, Miss Grant?" she asked.

"My broker did," he replied. "Here is his receipt for the check, and here is his statement of the amount of stock bought, the price paid, his commission, and so on," and he laid the papers on the desk before her.

She looked at them a moment or two, and said:

"Mr. Hallett, I have operated in Wall Street for thirty or four years, and during that time have had dealings with over a score of brokers. You are the first one who has shown me the courtesy of such an exhibit as this. I thank you for it, and hereafter you may do all my business for me—if you will be so kind."

She did not expect such appreciation. On the contrary, she had supposed him with the idea that she would be sure to find fault with him about something.

"I am sure I shall give you good service, Miss Grant," he said. "I shall do nothing to a disadvantage, and at the same time to please my patron. I shall always be glad to fill any order for you, and have the greatest pleasure in doing a profitable one."

"Thanks. I see Mr. Richards has even put down his commissions in this statement. What will you charge?"

"I am sorry to charge with the stock for him, and the transaction settled. That will not be so large as his, though."

She sat awhile longer, and then took her leave of him, saying she would watch the stock reports, and call again within a week.

When she was gone Mr. Hahn, the broker, came in.

"You have had a lady visitor, I see," he remarked as he sat down.

"Yes. She is a customer of mine."

"Do you know her?"

"Only in a business way."

"How long have you been knowing her?"

"I never saw her till yesterday, when she left a certified check for \$20,000 with me to buy a certain stock for her."

"Whew! \$20,000 did you say?"

"Yes," replied Bob.

"Well, I never knew her to have over \$2,000 before. She must have come from a wealthy family. She must be a great spender. She bought with \$20,000 and nearly spent every penny of it. I wonder how she didn't make a million for her out of it. You'll wish you had never seen her some day."

"Well, I guess she was a great spender. I only bought what she ordered, and she ordered a lot of it."

"That won't save you. But it's none of my business. Have you got any R & M shares?"

"Yes, what say?"

"Yes."

"How many?"

"All I can get."

"Shall I buy some for you?"

"Yes, and send them to me with your check."

"How much are you paying?"

He named a price two points above that of the day before.

"It is advancing."



"Yes, and it will go to 100 inside of a week. It is 82 now."

"Well, I'll see if I can find some for you," and he went out on the street.

At the corner of Broad and Wall Streets he came face to face with Condon, the Californian, for whom he had bought the mining stocks.

"Hello!" he said.

"Hello!" and Condon shook hands with him.

"I want to see you. Where are you stopping?"

"Why do you want to know?"

"Because I wanted to communicate with you. Do you know a man of the name of John Lapham?"

"No, I do not."

He then told him of Lapham's visit to his office, and the circus he had with him there.

His eyes opened wide.

"Describe him to me?" he said.

"Tall and ruddy complexioned——"

"And a mole on his left cheek?"

"Yes."

"I know him. His name is not Lapham. He is one of a gang who have been trying to get the Red Gulch mine into their grip."

"I think you are followed by two men now," said Bob. "They are watching us very closely."

"Well, lead the way back to your office. Maybe they will follow us and give me a chance to find out their little game."

Bob turned and walked back to his office with him.

They sat down at his desk and looked out through the open door, whence they could see everyone who came up the stairs.

People were coming and going all the time.

Suddenly Condon sprang up, drew his revolver, and said:

"Here they come! Get out of the way or you may be hit!"

## CHAPTER X.

THEY WERE WATCHING THEM.

Bob was horrified at the situation.

He looked at the bearded man and saw that he meant business, for his eyes had the light of battle in them. His hand was on his revolver as he glared at the men coming up the stairs.

But the man Lapham was not among them.

Two men who had been watching Bob and Condon came to the door of the little office, and one of them asked:

"Are you Mr. Hackett?"

"I am Bob Hackett."

"I would like to see you in private a few moments."

"Well, I have no private office but this one," said Bob. "I will see you out in the corridor there. Your friend can sit in here," and he stepped outside into the public corridor, leaving Condon in possession of the office.

The man seemed a little rattled at the suggestion of a private interview out there in the public hall, but Bob was out in the corridor ere he could make any suggestion.

"Is this the place for the transaction of private business?" the man asked.

"It is the best I have for the present," was the reply. "I have a client in there whom I cannot ask to go out because I have not finished my business with him. What is your business with me?"

"I want you to buy some mining stock for me."

"Any particular stock?"

"Yes, I want Red Gulch mining shares."

"There's none left in the market," said Bob.

"All the stock is here in New York, as I happen to know," said the man. "You bought it for a customer. You can make that customer an offer, can you not?"

"I suppose so, though I don't know his address."

"You don't know his address?"

"No."

"What is his name?"

"I am not in the habit of giving the names of my customers to strangers."

"By my soul, young man! It will be a fortune to you to give me his name and address."

"I can't do it all the same."

"Who is the man in there?"

"Mr. David Smith, of New Jersey. Who are you?"

"My name is Griggs, and——"

"Well, Mr. Griggs, I don't wish to have any dealings with you. You will oblige me by not coming about my office any more."

"Why, what's the matter with you?" Griggs asked.

"You ask questions that ought to cause you to be kicked downstairs. I am not big enough to do it, hence I must simply ask you to go without being kicked."

"Do you mean to insult me?"

"Yes—you have insulted me," and he turned and reentered the office, saying to Condon:

"I am now at your service, Mr. Smith."

Condon caught the point in a flash, saying:

"Well, I am glad to hear it. I am in a hurry to catch my train."

The two men heard him, and both adjourned to the head of the stairs, where they stood and held a whispered consultation for some minutes. Then the spokesman looked in at Bob and beckoned to him to come out again.

Bob paid no attention to him but turned to Condon and said in a whisper:

"They wanted to know who you were and I said you were David Smith, of New Jersey. They may follow you when you leave here. You had better go to some hotel and register under that name till you find out what their game is."

"Yes. That's a good idea. I don't know either of them."

"They wanted me to buy some of the Red Gulch mining shares for them. But I told them there was none on the market."

"Sell them all they want at \$500," said Condon. "I live at ———. You can telegraph to me there."

"But I told them I would not have anything to do with them. I think they are spies. I don't believe they could buy a single share of stock."

"Well, you can make them that offer if they come again. He is beckoning to you again. Better see if they really want to buy."

Bob went out to the head of the stairs and asked:

"Well, what is it?"

"I will give you 200 for the stock," said the man.

"I've been offered 450 by a dozen brokers," he said, in reply.

"I will consider no offer under 500."

"Will you sell at 500?"

"Yes, and I am instructed to hold every share till it reaches that point."

"You control the stock then?"

"Yes, for my customer. Do you want to buy at that price?"

"I can't say. I will see you later."

"Please don't come back here to ask me questions about my private affairs. I don't like it and won't have it."

"You are mighty independent."

"Yes, I am independent of all the world. I am not a penny, and have no favors to ask. Have you any further business with me?"



"not to-day." And the two men turned and went down the stairs. Bob returned to his office.

"He offered me 200," he said to Condon. "I told him I would consider no offer under 500, and he said he would see me later. I don't believe he wants to buy. But why did you draw your weapon when they came up the stairs? Do you believe that anybody is trying to do you an injury in regard to that stock?"

Condon looked at him in silence for some moments, and seemed to be debating with himself as to the answer he should give to the question.

"You don't need to answer if you don't wish to," said Bob. "I don't wish to inquire into your private affairs."

"It isn't that," he said, breaking silence at last. "I am not afraid to trust you. There are parties from California here who will try to force me to divide my pile with them. They knew the secret as well as I did. But I got here first and bought up the stock. It was fair and square in every way, as there was no agreement between us. Jack Weldon is the head of the gang. He is Lapham. I don't know those other two fellows."

"Why don't you disguise yourself so they won't know you?" Bob asked.

"I won't do it. I am ready to draw and defend myself at any time."

"You had better go to some little country town, and stay there till I sell the stock for you," suggested Bob.

He was about to make reply, when Miss Grace came into the room.

Bob sprang toward her, greeted her warmly, and offered her a chair.

"I will call again," said Condon, as he arose to leave.

"Please don't let me interfere with business," said the lady.

"I was so tired that I had to come in to rest a bit. This is the only office in Wall Street where I can feel at home."

"Permit me, a stranger, to say that those are my sentiments, too, madam," said Condon, bowing and passing out of the little office.

She looked after him until he was at the foot of the stairs, and then turned to Bob and said:

"He is a queer-looking man, with that bushy beard of his."

"Yes," said Bob, "but he is a millionaire for all that."

"Indeed? One wouldn't think it from his appearance," she replied. "Why didn't you introduce him? Who knows but I might have captured him? I am a single woman, you know," and she tapped him with her fan as she spoke.

"Can you keep a secret, Miss Grace?" Bob asked.

"Why, yes! Of course I can!"

"Well, that man is the holder of the Red Gulch mining shares. Keep the secret."

"Will you show confidence enough in me to tell me his name?" she asked.

"Will you keep that secret, also?"

"Yes."

"Well, his name is William Condon, of California."

"Thanks. I'll show you that I can keep a secret as well as any man can. Do you know that I look upon you as my mascot?"

"Indeed?"

"Yes. B. & M. has gone up four points since you bought it for me, and I am nearly \$10,000 richer."

"Yes. You are very lucky," said Bob. "I think it will go still higher."

"I hope it will," and she seemed to be very much pleased over the prospect. She sat there and talked nearly an hour, and Bob became quite interested in her conversation.

By and by the three shook hands with him, and left the office.

"She is happy over the rise in the stock she has bought," he said to himself as he sat at his desk looking over the market reports. "I hope it may go up to 100 before the week is out. It would make her \$50,000. I wonder how old she is? She has a knack of making herself look quite young."

He sat there a half hour, and then concluded to go out on the street to see if he could pick up any news or business.

## CHAPTER XI.

### BROKER BOB'S DAMAGED OPTIC.

Out on the street he met Tom Dacres, who was coming down the street in great haste.

"Hello! What's the matter, Tom!" he exclaimed, catching him by the arm and bringing him up at a round turn.

"Broker Bob! by Jingo!" said Tom. "I was going to your office. Bob, you must save me! If you don't I am ruined eternally."

"Why, what in thunder is the matter?" Bob asked.

"I stopped to look at a three-card monte man just now, and I felt sure I saw through his trick. I put up \$50 of Mr. Richards' money and lost it."

"Great Scott! And you have been three years in Wall Street, too!"

"Yes, it was a trick, of course, but I was sure I had caught it. I thought I had a dead sure thing of it. My God! I'll be hanged in a minute if not arrested and locked up. That would kill my mother."

"Where is the man?"

"He has gone up Nassau street."

"Come on with me. If you point him out to me I will make him disgorge."

"Yes, I'll go; but for Heaven's sake let me have the money to take to the office. I'll pay you back a couple of dollars each week."

Bob had money enough with him, and let him have it. He ran back to the office to turn it in, leaving Bob waiting for him at the corner of Broad and Wall Streets.

Bob saw a policeman and told him Tom's story, not giving it away that it was his employer's money that had been lost.

"I want to catch him," he said, "and make him disgorge. Can't you go with me?"

"No. He is off my beat now. There's Detective Hicks over there. He is just the man for you," and he blew a shrill blast with his whistle to attract the detective's attention.

He beckoned to him, and when the detective came over Bob told him what he wanted.

"All right. Just point him out to me and I'll pull him in."

Tom came up, and together all three ran up Nassau Street toward Maiden Lane.

They found him buying fruit at a stand. Tom went up to him, and said:

"Here, you are a skin. I want my money back."

The man looked hard at him and smiled.

"What would you have done had you won my money?" he asked.

"I would have kept it, for it would have been an accident. No man ever wins anything from you. It's a skin game all the way through."

The fellow merely laughed, saying sarcastically:

"You are the worst man of the age. You'll be governor some day, you will!"

"See here," said Hicks, laying a heavy hand on his shoulder, while showing him his shield with the other, "which had you rather do, go to the Tombs or give him his money back? You can tell your boss."



The fellow turned pale.

He saw there was no chance to escape, as the detective had his hand on him.

"I'll give him back his money," he said. "I'll give my own money any time to keep out of the Tombs," and he pulled out the money and handed it over to Tom.

"Is it all there?" Hicks asked, as Tom counted it.

"Yes, it's all here—the very bills," replied Tom. "I'll lay for you," said the card sharp. "You're a cry-baby. You ought to have a nursing-bottle, you ought."

"Now look here," said Bob. "I've seen you up to this trick before. If I ever get you in front of Wall Street again, no matter what you may be doing, I'll have you arrested. You peddle fruit one day and play bunco games the next. I know you now. To the shop where I had a fight with you long ago. You showed a bunch of orange-banded boys over my head."

"Yes, and you raised a gang of kids and scooped the whole load," said the fellow.

"I will show you what a good fellow I am," said Bob. "You see I am a bad one to tackle. You want to keep out of Wall Street. We have games enough there without any of your sort being sprung on us."

Tom gave the money to Bob. The sharp saw it and remarked:

"That is your little knock down, eh?"

"No; it was this innocent here. I've stood by him to——"

"Bah! you are the greenest in the city! Take that and go home!" said the sharp, and he gave Bob a swinging blow in the eye. Bob did not know what it was. It was a good thing that Bob nor the detective had any idea of his intention.

He darted away down toward the river as fast as his heels could carry him, the detective close behind him in hot pursuit.

Hicks was a good runner, and as he had gone two blocks he had lost sight of Bob. Bob and Tom came running up a minute or so later.

"Now we'll see how your little knock down will pay," remarked Hicks. "Take him to the Tombs, Mr. Hicks, and I'll go there to swear a case against him. Tom will swear the card game against him, too."

"I will show him what a good fellow I am," said the villain.

"Yes, and you would have gone free if you had not hit him," said Tom. "I'll put you right up the river for that blow."

They took him to the Tombs, and two charges were made against him. He was turned up and held for the grand jury.

Bob went home and told his mother and sister what had happened. He knew that it could not be kept from them, as his eyes began to show a greenish tint at all present to him.

The next morning when he looked in the glass he was dismayed at the discoloration that followed the cowardly blow.

"Whew! Everybody on the street will stare at me," he said. "I shall never hear the last of it. I can't stay from my office. I must be there to-day."

"What a good fellow you looked that day," said his sister.

"Oh, people will see I have been stepped out with somebody's money. If I am not home," he replied, "I'll go down and have all the fun I can get out of it. There's no other way."

On the very day he stepped out a printing order and had a card printed, sending them out for it. It read as follows:

"The following is a list of the names of the persons who are going to see the new play at the Grand Theatre. Make a list of the names. I have sent you a list of names. Yours."

"C. C. C. C. C."

With one hundred of the cards in his pocket, he went down to his office. The first man he met was Mr. Terhune, the sedate old millionaire who gave him his start as a broker.

"Ah! Been in the Stock Exchange, have you?" exclaimed the old man.

He didn't say a word, but handed him one of the cards.

The old man had to take out his glasses and adjust them to his nose in order to read it. When he did read it he frowned, looked hard at him, and then turned and walked in his own office without saying a word.

"By George! I'm afraid I've made him mad," said Bob, as he went on up to his office. "He looked as if he was all right. Sorry I gave it to him. I don't think he has any fun in him."

Another broker met him at the head of the stairs.

"Hi! Hi!" he exclaimed. "How did it happen, Hi! Hi? Don't you get any more?"

He handed him a card.

The broker read it.

Then he turned and suggested to Bob to have a photograph taken to go with each copy.

"I guess that will do," Bob replied, and the broker went into his office and showed the card to his partner. Then it went the rounds of the offices on that floor. The tenants began to drop in and ask how he got his black eye, and each one got a card for the answer.

"I say, Bob," said a friend, coming in from Mr. Terhune's office, "the old man is just doubled up over your card. He is showing it to everyone who comes into the office. Guess he's a little dazed."

"Only one," said Bob.

"How in thunder did you get that decoration?"

"Read the card."

The friend laughed and went out.

He showed the card to others and soon Bob had heard of it all over the city. At any time since he opened his office for business.

Mr. Richards came in.

He had not heard of the black eye nor of the card.

He stopped on the threshold and gazed at him.

"Been having a good time, eh?"

Bob very solemnly handed him the card.

He read it and exploded.

"Good!" he exclaimed. "People will ask questions and make remarks. But how did it happen?"

"You wouldn't believe me if I were to tell you," said Bob, shaking his head. "That is what I am up to for. I did it in the interest of my reputation for veracity."

"I will believe any story you might tell me, Bob. I never knew you to tell a lie."

"Thanks. I will tell you but don't repeat it. A fellow hit me. That's all."

"Sold!" said Richards. "I owe you one."

## CHAPTER XII.

### THE MAN FROM CALIFORNIA AGAIN.

When Mr. Richards had had his lunch, he told Bob that a customer of his had given him an order for ten shares of the Red Gulch mining stock.

"Do you know who has any of the stock?"

"Yes," Bob replied. "I hold it for a client of mine."

"What is the name?"

"John A. Smith."

"Where? You can have \$1000 for it."

"Where?"



"When can you deliver the shares?"

"To-morrow. Maybe this afternoon."

"Well, I'll take it."

"Very good," and he made a memoranda of the transaction.

Richards went away and others came in to ask about his eye till at least half a hundred cards had been given out. At the same time at least half a dozen orders had come in, too, all of which had been given by big brokers, who appreciated the humor of "Broker Bob" as expressed in the card.

Suddenly Miss Sarah Grace came in almost out of breath. There were three brokers in there at the time.

"Oh, Mr. Hallett!" she cried, panting for breath. "I have such news for— Why, mercy almighty!" and she stared at him as if a sudden horror had seized her.

"Have a seat, Miss Grace," said Bob, rising and placing a chair near his desk for her.

She sat down and fanned herself vigorously, still gazing at his decorated optic.

The three brokers were almost exploding with suppressed merriment at his predicament, wondering if he would have the nerve to present her with one of the cards.

"How in the world did you get hurt, Mr. Hallett?" she asked again.

Bob quietly presented her with a card, saying:

"Read that. It will explain all."

She read it carefully, and exclaimed:

"Well, I do declare! I never heard of an elephant kicking one before. How did he come to do it?"

That was too much for the three brokers.

They made a break to get out of the little office. Out in the corridor they rolled over each other in convulsive laughter.

Bob never smiled.

"What in the world is the matter with those gentleman?" she asked. "They act just like so many schoolboys."

"Oh, they have been nagging me about my eye," he replied. "One never gets any sympathy for a black eye in Wall Street."

"Are you really going to sue the city, Mr. Hallett?" she innocently asked.

Bob replied:

"I couldn't help it."

She glared at him in amazement, thinking him bereft of his senses, no doubt.

"Let me explain to you, Miss Grace," he said, wiping the sweat from his eyes, and then he let her into the humor of the thing.

"How stupid of me," she said smilingly. "But then a woman is not supposed to be up to all the pranks of your brokers."

"I can't stand in the gallery of the Stock Exchange five days without feeling satisfied that everybody on the floor is crazy. But I came to tell you that after I left here yesterday I was followed by a man who finally came up and told me that he had not just left your office. I told him that I had been to see you, and he said that he had been to see you on the same day."

"But that you did not give him any confidential information. He said he was trying to find out who was the owner of the Red Gulch Mine, and offered to pay me money if I would find out from you who the owner was. I told him that I would ask you about it and let you know."

"That is all right," he said, "but that you did not give him any confidential information. He said he was trying to find out who was the owner of the Red Gulch Mine, and offered to pay me money if I would find out from you who the owner was. I told him that I would ask you about it and let you know."

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"That is all right," he said, "but that you did not give him any confidential information. He said he was trying to find out who was the owner of the Red Gulch Mine, and offered to pay me money if I would find out from you who the owner was. I told him that I would ask you about it and let you know."

"Yes, and is prepared for the worst."

"It is strange. Why should they seek his life?"

"It seems that some other parties had the secret as well as he, but he got in one day ahead of them, and they don't know who he is."

"Does he know them?"

"Only one," and he leaned forward and added in a low tone of voice:

"You are the only one I have made a confidant of. You must be careful."

"You can trust me, Broker Bob," she said. "You'll let me call you by that name, will you not?"

"Yes, of course, if you wish to."

"Everybody else does, you know. Now, what shall I tell that man who wants to know who owns the stock?"

"Tell him you can't do it."

She arose and left the office, and Bob followed to see who the man was she was to meet. He kept her in sight and saw her meet a man at the foot of the steps of the United States Treasury building.

"Well, I'll be hanged!" he gasped. "It's that fellow Lapham! He has gall enough for a forger. She doesn't give him any satisfaction. She shakes her head and leaves him. I'll tackle him myself."

He hurried forward and overtook him.

"How are you, Mr. Lapham?" he said, as he ranged alongside of him.

Lapham stopped and looked at him as if quite rattled.

"What did it cost you to get away from that officer the other day?"

"Just \$100. You turned the table on me quite heavily that day."

"Yes. That warrant is still out for you."

"It is?"

"Yes. I haven't had as much fun with you as you had with me."

"I can't agree with you. He laughs best who laughs last, and I rather think you had the last smile."

"But you are still working for your point. You have sought to use the blandishments of woman to worm the secret out of me."

"She betrayed me!" hissed the man, turning pale.

"She has not betrayed you. She has been your consistent enemy right straight along. She told me everything you had said to her, and she thinks you are the most contemptible coward she ever met in——"

"Hello, Bob! What's the matter with that eye!" cried Broker Hahn, suddenly stopping and interrupting him.

"Read that," said Bob, giving him a card.

Hahn read the card and chuckled:

"Very good! Very good! But how did it happen?"

"Read the card again," suggested Bob. "Maybe you didn't understand it," and he turned again to Lapham.

Broker Hahn read the card again, and then went his way, chuckling good-naturedly over the joke.

"What are you going to do in my case?" Lapham asked.

"I am going to have you explain your conduct to the judge. I have found out who you are, but I want to have your explanation of your conduct."

"You say you know who I am?" Lapham asked.

"Yes. I know that you are Jack Weldon, of California."

He started as if stung.

"Who told you that lie?" he gasped, and turning pale as a sheet.

"I told you that lie," he gasped, and turning pale as a sheet.

"I told you that lie," he gasped, and turning pale as a sheet.



A policeman was coming down the street, and Bob hailed him.

"There is a warrant out for this man," he said to the officer. "Arrest him and I'll go with you to the station-house."

"I have no right to arrest him," said the officer. "I have not seen him doing anything wrong, and have no warrant for him either. Where did you get that black eye? Did he give it to you?"

Bob gave him a card, and when he read it he said:

"You're a smart Aleck, ain't you? Move on now, or I'll run you in."

### CHAPTER XIII.

#### "NOTHING BUT A BEARDLESS BOY."

Bob knew enough of the police not to bandy words with one of them when he was not in a good humor. So he moved on and left Weller and the officer and walked up the street.

Half way up the block he met Hicks, the detective, who exclaimed:

"Hello, Hallett! That blow left a very decided impression on your eye."

"Yes, so it did; but I am having some fun out of it for all that. This is the point I make of it," and he gave him one of the cards.

Hicks read it and chuckled. Then he felt like giving vent to a regular guffaw as he read it the second time.

"Don't tell anyone how I got it," Bob added. "I want all the fun there is in it to compensate me for having to carry it around with me everywhere I go."

"I won't say a word," said Hicks, as he stored the card away in his vest pocket. "How is business to-day?"

"I have nothing to complain of," was the reply, "and naught to brag of but my eye."

"You are not bragging of that, are you?"

"Well, I am the only broker in the Street to-day who has one of the kind."

Hicks smiled at the idea, and said:

"Maybe it will bring you good luck."

"I hope so. Hello! Here comes one of the big guns of Wall Street!" and they both turned and looked at a tall, heavy man who was coming toward them. "They rate him at twenty millions, and he made it all in the street, too."

Just as the big gun came up to them and was about to pass a well-known broker accosted him.

They stopped and shook hands, and were carrying on a hurried conversation when the broker saw Bob's decorated eye.

"Hello, Hallett!" he cried. "How did you get that eye?"

Bob quietly passed one of the cards to him.

He read it and laughed. Then he showed it to the millionaire, who took out his gold-rimmed glasses, adjusted them to his nose, and read it.

He looked over his glasses at Bob's eye, and then read the card again, as if to be accurate in his grasp of the point. It came to him like a flash and he began to laugh.

The broker helped him to laugh, as if it would add more to the enjoyment of the joke.

"Very good! Very good indeed!" said the millionaire. "So you are the one who bought out Red Gulch, eh? I'm glad to see you" and he extended his hand to Bob as he spoke. "They told me you were but a boy, but when I heard about that Red Gulch matter I told the boys they'd hear from you again. How did you get that black eye?"

"You have the card of explanation in your hand there, sir," said Bob.

"Oh, yes! Of course! Ha, ha, ha!" and the big millionaire's hearty laugh on the street caused many brokers who were hurrying to and fro to turn and look at him.

They saw him shaking hands with Bob, and at once suspected them of being very great friends.

"He is young Hallett's backer," said one, who had been wondering at the success of the youngest operator in the Street.

"Come and see me at my office some time, Hallett," said the millionaire, when he had finished his laugh. "I am glad to know you. You will let me keep this card?"

"Yes, sir," and Bob gave the broker another one. They both then shook hands with him and passed on down the street together.

"Look here, Hallett," said Hicks, "that little meeting was worth thousands of dollars to you."

"How so?" Bob asked.

"Why, there were at least twenty other brokers looking on who would give big money to have old Moneybags stop them in the street, shake hands with them, and give a hearty laugh. They think you are way up in the Street when you laugh and joke with such men."

"Why, that's a good idea!" said Bob, laughing. "I didn't think of that. I'll get up some more jokes and see if they will help business any."

He saw that several brokers who had never noticed him before smiled and nodded to him that morning in front of the Stock Exchange. But he did not change his manner of conducting himself, and let them all think just what they pleased about him.

In a little time he returned to his office, thinking that perhaps someone might call there to see him. As he had left it open he was not surprised when he found quite an elderly man in there when he arrived.

"Good-morning, sir!" he greeted the stranger as he entered.

"Good-morning," returned the other. "I am waiting to see Mr. Hallett, the broker. Do you know when he will be in?"

"That's my name, sir," said Bob.

"But you are not the broker of that name, surely?"

"I guess I am. There's no other Hallett in Wall Street," and he sat down in the office chair in front of the desk.

The stranger gazed at him in utter amazement, and remarked, after a pause:

"You are but a boy."

"Yes, in years," answered Bob, "but I manage to make some of the old boys down here get up and hustle sometimes."

"Do they permit boys to deal in stocks and bonds in Wall Street?"

"Yes, if they have money and sense enough," was the reply.

"Well, I am quite an old man now, and have had brokers buy and sell for me for years past. I thought I knew something about Wall Street. I read in the papers that Broker Bob Hallett was one of the successful brokers of the Street. But I never dreamed that he was a beardless boy. It is lucky I came. I came near sending you a check for \$10,000 with an order to buy some shares for me. A beardless boy! Lord, what are we coming to?" and he arose, picked up his hat, and stalked out of the office without telling his name or even bidding him good-day.

Bob was quite cut up over the episode, and, for some minutes, sat silent at his desk.

He was thinking hard.

"Youth is a crime in his eyes," he said to himself. "I've been a clerk in the bank here and received no salary. I'd like to get a check at him and get him up a check of \$10,000. I'll look out for him. I'll see what he's doing and what he's saying. I'll see what he's doing and what he's saying." and he laughed to himself.



The stranger went to the office of Richards, farther up the street. There, in the private office of the big broker, he related the story of his narrow escape, and, as he did so, it nearly took his breath away.

"A beardless boy with \$10,000 of my money," he said.

Richards laughed, and said:

"It would have been safer in his hands than with some others who have long beards. Why, I settled a little transaction with him the other day, and gave him a check for double that sum. He is one of the sharpest brokers in Wall Street. He was one of my clerks for three years."

"You don't tell me so!"

"Yes, I do. I'd trust him with \$50,000 any day."

The old man opened wide his eyes and finally exclaimed:

"Well, it beats me!"

"It beats me, too," said Richards. "He is not only the youngest operator in Wall Street, but the luckiest, too."

"Would you advise me to put my money into his hands?"

"Yes, if you don't want to put it into mine. I am not here as a guldepost for any other broker."

"Well, I guess I'd rather leave it with you. I don't want to deal with boys," and he gave him the check, telling him to do the best he could with it.

"I'll put it with my own money, Mr. Ames, and that will make your interest mine, also."

"Yes, I guess you will look out for number one. Most men do, I know."

## CHAPTER XIV.

### THE MASCOT.

Bob remained at his desk quite a while after the old man left, thinking over the setback he had received, when his sister Hattie came tripping in.

"Hello!" he exclaimed, as she ran to him and kissed him.

"What brings you downtown to-day?"

"Oh, it is so fine out that I could not stay indoors," she said. "I didn't dream of coming down here when I left home. But I didn't know where else to go. You are not angry?"

"No, you little goose. I am glad you came. I want the other brokers to see what a pretty sister I've got."

She laughed and said:

"Well, bring 'em on, and I'll look as sweet as I can." And they laughed and chatted together for some time.

Suddenly Bob said:

"I've got to go up to the Stock Exchange a little while. You stay here and keep house for me till I come back, and then we'll go over to Delmonico's and have a lunch. That's the place to see all the big guns of Wall Street."

"Oh, I shall be so glad to go. Do ladies ever go there to lunch?"

"Yes, when their escorts go with them."

Bob hurried out of the office and Hattie took up a paper to read till he should come back. But she was destined to lose the thread of what she was reading several times during the half hour he was gone, for several men called and asked for Bob, and to each one she had to explain that he had gone over to the Stock Exchange.

By and by Miss Sarah Grace came in, and both eyed each other suspiciously for a moment or two.

"Is Mr. Hallett in?" Miss Grace asked.

"No, he is out," said Hattie. "But I am expecting him in every minute. Will you take a seat and wait for him?"

"Thanks, I believe I will. He is my brother, and I have called to see him on business," and she seated herself in Bob's office, about a foot or two from the desk with such an air of pos-

session about her that Hattie could not help wondering who she was.

The lady turned and gazed at the sweet-looking young girl, and wondered if the young broker had a love affair on hand.

"Have you seen Mr. Hallett to-day?" she asked Hattie.

"Yes. He told me to keep office for him till he came back."

"Oh, he and you are well acquainted, then?"

"Yes; he is my brother."

"Oh, is that so? Well, I am so glad to meet you!" and she sprang up and caught both of Hattie's hands in hers. "My name is Sarah Grace. Bob has been buying and selling stocks for me and I find him the most perfect little gentleman in Wall Street," and with that she kissed her on both cheeks.

Hattie returned her kisses, for her praises of Bob had instantly won her heart.

"I am so glad to meet you," she said. "Brother Bob has always been a gentleman. He is the kindest brother that ever lived, and says that mamma and I are his two sweet hearts, and he treats us as if we really were."

"Why, what a sweet remark that is! A boy in love with his mother and sister!" and Miss Grace laughed heartily.

"It speaks well for all of you. The boy who is kind to his mother and sister will make a good man, a model husband and father."

"Oh, Bob is everything that is good and honorable," said Hattie, who believed in him from way back, "and he is but a boy yet. But he has a head for business, though."

"Indeed he has," assented Miss Grace. "He has made more money for me than all the brokers I've had dealings with. Ah! Here he comes now!"

Bob came in with a glow on his cheeks from exercise on the street, and when he saw them talking together he exclaimed:

"Oh, you two have met! I am so glad. Isn't she pretty?"

"Yes, indeed!" and Miss Grace laughed as Hattie blushed. "You didn't tell me you had such a pretty sister."

Then she turned to Hattie and said:

"My dear, we must know each other better. I think we shall be very good friends."

"I should be ever so happy to be your friend," said Hattie, "for I have but very few real friends. I have had to be with mother most all the time."

"See here," said Bob, in his happy way. "She has been waiting here to go out to dinner with me. Why can't you honor us with your company also?"

Miss Grace looked at him in a hesitating sort of way, and then said, laughing good naturedly:

"I am afraid that beautiful eye of yours will attract too much attention."

"Oh, his eye does look awful," said Hattie.

"Yes; and do you know he has set the entire street to laughing at it? Haven't you seen his little joke on that eye?"

"No. Where is the joke?"

She gave her a card, saying:

"He looks that out to every one who asks him about his eye."

Hattie read the card and fairly screamed with laughter.

"And do you know I was too stupid to see where the joke was?" Miss Grace said. "I actually asked him if he was really going to sue the city, and two gentlemen who were in here ran out and fell over each other in the corridor so full of laughter were they at my dullness of comprehension."

She rattled on, and in a little while came out and went down to lunch.

Everything passed off with very little incident.



They were scarcely well seated ere a waiter brought him a card on a salver, on which was written:

"Where did you get that eye?"

He turned the card over and saw the name of a well-known broker whom he knew.

In reply he simply laid one of his cards on top of it, saying to the waiter:

"Give him that, please."

The broker had not heard of the card, and he had wondered where Bob got the decoration. When he read the card he chuckled, and said to the friends at his table:

"That's a good one on me. That youngster is sharper than a briar. He is going to wake up things in Wall Street some day. I am going to give him an order for some of that Red Gulch stock," and he wrote on one of his cards:

"Buy 1,000 shares of Red Gulch stock on my account," and signed his name to it.

When the waiter brought him the card Bob was startled for the moment. He didn't know but what the broker was playing a return joke on him. But the order was signed, and would hold good in law, so he wrote on another card:

"The order is filled. I hold the stock. Will deliver you 1,000 shares to-morrow at \$500 per share," and to that he signed his name and sent it back by the waiter, to whom he gave a liberal tip.

He saw the broker read it, and then he knew that it was no joke, but a legitimate business transaction. Turning to his two fair companions he asked:

"Which of you two ladies is the mascot? I've made over \$1,000 since we came to this table."

"Please give me the credit of it!" exclaimed Miss Grace. "All the other brokers say I am a bird of evil omen."

"They do! Well, I'll say that I've had good luck ever since you first entered my office," said Bob, looking her full in the face.

"Do you know," she asked, "and the same good luck came to me. I have been a winner in every deal you made for me. B. & M. has gone away up, and I felt so happy that I came downtown just to look at you. How have you made \$1,000 since we came in here?"

Bob explained the little correspondence that had passed between the big broker and himself, growing out of the joke on the black eye.

"All I shall have to give up my mascot claim to that black eye," said she, with a sigh. "What strange creatures men are, to be sure."

Bob and Hattie laughed, and a moment or two later the waiter came on, and they fell to with good appetites to enjoy it.

## CHAPTER XV

### BIG BUSINESS.

After over, Bob escorted the two ladies back to his office. They were in but a few minutes when Bob had occasion to go down into Mr. Terhune's office to make a report on a purchase he had made for that cautious capitalist.

"Ah, I am glad you came in, my young friend," said the old man. "I want to know how B. & M. has gone up. Can you tell them the right way?"

"I think so, sir. I can get 1000 for you without leaving the office."

"Very well. Get the money and come up here."

Bob went down and called on Miss Grace.

"I have received your order for 1000 shares of B. & M. It is all right."

"I would do so if it were mine," he said.

"Then sell it."

He asked them to wait there till he could go up to Richards' office and see him.

They did so.

"My dear," said Miss Grace, turning to Hattie, "let's see what your long-headed young brother Bob has done for me. He bought 2,500 shares of that stock for me at 80. He has gone out to sell it at 98. That is a profit of \$18 a share—\$45,000 on the transaction, out of which the commissions must come. I never had such good fortune in Wall Street before. He is a jewel of a broker, and I am going to stick to him. He is the most perfect gentleman I ever met."

"Oh, I am so glad to hear you say that!" said Hattie, delighted beyond measure at the praise bestowed on Bob. "That is a fortune in itself."

"Yes, and with my capital, will make me quite comfortable in my old age."

Hattie looked up at her and quickly asked:

"Why, are you thinking about old age already?"

"Yes, child. I am not as young as you are, and, as I may never marry, I am glad to have enough to take care of me as long as I live."

"Why, don't you ever expect to marry, Miss Grace?" Hattie asked.

"Well, you see how old I am, and I am single yet. I have had offers enough, but I have never met a man I was willing to make my husband."

"Why, you are not old!" exclaimed Hattie, looking admiringly up at her.

She smiled and said:

"No, I am not old, but time flies, and we are both growing older every day. I think this amount of money to my credit in the bank will make me grow young again. Do you know how much money your brother has?"

"No, I do not. Two months ago he didn't have as much as ten dollars in the world. He was getting \$3 a week as a clerk for Mr. Richards. He suddenly took a notion to resign and set up for himself. A broker gave him an order that paid him hundreds of dollars in commissions. Since that time he has made money right along, and he gives mother and me everything we want. Oh, I wish you could know my mother! She is the best and sweetest little mother that ever lived."

"I am sure I would be pleased to know her. Here comes Bob."

Bob hurried in, and said:

"I congratulate you, Miss Grace. You have made a goodly sum out of that deal."

"Thanks. I feel really happy over it. How much is your commission?"

Bob figured it up, and showed her the figures. She looked them over carefully, and then said:

"That's correct. I would like to make it double, as a present to you. I feel so grateful to you for the comfortable feeling you gave me the second time I called on you."

Bob did not know what to say.

"I cannot object," he said, "because I think you mean it."

"I do mean it," she said. "You have made more money for me in one month than all the others made in five years. Now, listen to me. If you have need of \$50,000 in Wall Street at any time, come to me and you shall have it. Do you believe me?"

"Yes, I do, and I shall come to you for it if I see a chance to make anything."

"Well, you shall have it, and I shall be glad to see you when you need it."

"Thank you very much, Bob. I shall be glad to see you when you need it."



"Yes, well wait. Why don't you get a larger office, or a suite, so your sister and I could come here and stay without being in your way?"

"When I have made money enough to pay the rent I will," he replied. "My dear little mother has never been in my office yet. She has not been well enough to do much running about."

"Why, you made enough to-day to pay a year's rent of a fine suite of offices!"

"What I made to-day is the result of a month of hard work. What I make during the next month shall go to the rental of a better office. It won't do for me to go to making a big display, as the old men will shake their heads and say the boy is making a splurge."

"Well don't you mind what the old men say. If you have a good office people will say it means good business, as that alone can sustain good offices in Wall Street."

"You are right about that, but I am going to make sure of being able to keep a good office before I get one."

When the hour came that ended business in Wall Street, Bob shut up his office and escorted the two ladies uptown. He and Hattie persuaded Miss Grace to spend the evening at their home to make the acquaintance of their mother. Late in the evening he escorted her to her home, and bade her good-night at the door of her residence.

The next day he delivered the 1,000 shares of Red Gulch stock, and received a certified check for \$500,000 in payment. He turned the check over to Condon, and received another for his commissions.

"Shall I sell the balance at the same figure?" he asked of the Californian.

"Yes, every share," was the reply.

That was enough. He immediately let it be known that he had the stock for sale. By the end of the week he had sold every share, and had received about \$10,000 in the way of commissions.

"Wow!" he exclaimed, as he looked over his commissions for the week. "Bob, you are nothing but a beardless boy, but you have made lots of money out of those who have very long beards. Good boy! Good boy!" and he patted himself on the head. "I am going to put you into a nice office and let you run things in a little more style."

He went into several big buildings in quest of offices, and at last found a suite of four rooms which suited him. But the owner would not let them to a boy, he said.

"Isn't my money as good as anybody else's?" he asked.

"Yes; but if you don't pay the rent I can't sue a minor for it," was the reply.

"Oh, I understand. Just make me out a receipt for the rent for one year, and I'll pay it now," said Bob, to the very great surprise of the owner. He did so, and Bob gave his check for the amount—quite a large sum it was, too.

He then went to a furniture house and gave an order for the complete furnishing of his new rooms. One of them had to be a little parlor for the use of his mother and sister, and was better than usual. A comfortable desk and an ample supply of newspapers rounded the part of the furnishing of that little room.

He had or three days he moved into his new quarters, having a meeting on the day of his relocation to inform others as to where he could be found. Then he employed a bookkeeper, an elderly man, who had just been bookkeeper in Wall Street.

As soon as he was well settled in his new quarters he got about to do a big business.

Some well-known brokers wondered who had hired the young man, and they could hardly believe that a boy had done so well in such a short time.

They were right, and the boy had just a few more to add to his list of successes.

Miss Grace and Hattie called, and were charmed with the little private parlor he had set apart for the use of his mother.

While they were looking at the offices, Bob ran down to see Mr. Terhune, and that cautious capitalist said to him:

"There is a corner forming to boom N. & L. You want to look out."

"Thank you. I will be on my guard. But are you sure?"

"Yes. They have given orders to buy the stock."

Bob hurried back to his office.

"Miss Grace," he said, "the time has come when I can use \$50,000. Can you let me have your check for that amount to-day?"

"Yes—right now," she replied.

"Then sit down at that desk and write it for me."

She did so, Hattie looking on over her shoulder.

Bob took up the check and said:

"Thanks! I think I can double this inside of a fortnight," and he hurried out of the office again.

Half an hour later he had put \$10,000 of his own money to it, and bought \$600,000 worth of the N. & L. stock at 80 on a ten-per-cent margin.

In three days the stock had gone up to 92, and in seven days it was up to 100.

That was Bob's stake, and he promptly ordered his stock sold. In five minutes it was done, and he had made nearly \$150,000.

He didn't shout nor act like a foolish boy. He simply telegraphed to Miss Grace to call as soon as she could conveniently do so.

She came down in a carriage; she had bought one now.

"I've sold N. & L.," he said to her, "and made \$148,000—half of which is yours."

She opened her eyes wide with astonishment and exclaimed:

"I didn't know I was a partner in the deal!"

"Yes—it was your money. If it had been lost I could not have made it good, so I think you are entitled to the profits."

She looked at him in utter amazement.

Would any other broker have done such a thing? She thought not, and was all the more puzzled.

"It is good of you," she said at last. "Keep \$100,000 of my money for another deal on the same terms."

He gave her a check for the difference, and she was about to leave when an old man rushed into the office, crying out:

"Where is he? Where is the young fiend? He has ruined me. He dumped over 7,000 shares on the market and ruined me. Where is the young scoundrel?"

"Whom do you want to see, sir?" asked Mr. Wolfe, the elderly book-keeper, interrupting the old man.

"That young Hallett, the young scoundrel!" cried the old man. "Let me get at him!"

"Stay here, Miss Grace," said Bob to the lady in the parlor office, "till I see what that loud talking means," and he closed the door behind him and hurried into the front office to see who was making the disturbance.

There he beheld his bookkeeper trying to hold back the old man who had left his office two weeks before, in a huff, because he had found him to be what he sneeringly called a "beardless boy."

"There he is! Let me throw my head over him!" screamed the old man on seeing Bob.

But the bookkeeper held him fast.

"You villain!" hissed the old man. "You ruined me! You dumped the market by dumping 7,000 shares of N. & L. on it yesterday!" and the old man fairly foamed with rage. Brokers in the building came flocking in to see what the trouble was, and in a minute the office was jammed with them.



## CHAPTER XVI.

## THE OLD BROKERS ASTONISHED.

The excitement ran high for a few minutes, and some of the brokers in the crowd in their hearts that Bob had swindled the old man. But they soon got the true facts in the case, and then they came to the conclusion that the old man's head had been turned by his losses.

"I know him," said a broker in the crowd. "His name is Ames. I think he is a customer of Richards'."

"Send for Richards," said another.

"Send for a policeman," suggested a third.

"Send for nobody," said the old man. "Just let go of me and I'll go away. That young whelp there has ruined me," and with that he turned and elbowed his way through the crowd and out to the street.

"I never had any dealings with him in my life, gentlemen," said Bob, sitting up on a chair so that all in the room could see him. "He came here some two weeks ago, and asked for Broker Hallett. I told him that I was the small potato he was looking for. He looked very much surprised, and said I was but a commonplace boy, and wanted to know if they let boys buy and sell stocks in Wall Street. I told him that such things were allowed as long as the boys had money and could meet the shares on the lamb. It broke him all up. He inveighed against the progress of the age—said he would have nothing to do with business boys, and went out in a halo of aged indignation. I saw no more of him till he rushed in here just now, screaming like a lunatic, saying I had dumped the world down and shares of stock on the market and ruined him. Now you have the whole story and the truth."

"Did you dump any shares on the market yesterday?" a voice in the crowd asked.

"Yes, I did, and scooped the difference between 80 and 100. Did any of the dump fall on you?"

There was a roar of laughter under which the reply of the other was smothered. The brokers saw that he had made a fortune, and that made them all his friends at once. Success wins everywhere, and Bob was cheered roundly.

"That was a good speech, Hallett," said Broker Hahn, who was in the crowd. "I am proud of you, my boy. I guess the old man got some of that lead on him yesterday."

"Yes, I guess he did. I am sorry for him. He should not get in the way of business boys in Wall Street," and there was another laugh, during which the crowd dwindled away and left Bob and Hahn alone together.

"Come, let me show you my office," said Bob, leading the way into the other rooms.

"Where is Miss Grace?" exclaimed the big broker as he saw the way to the little parlor office. They were well acquainted, and the two shook hands cordially.

Hahn had once acted as her broker, but as her money did not amount to much at the time, he declined to waste any more time on her.

She had not forgotten that fact when she shook hands with him, for she remarked:

"You are I am still down in Wall Street."

"Yes, I think you have the gambling instinct pretty strong," she replied with a laugh.

"I think so, too," she returned, "and I am glad I look to it."

"How long have you been down?"

"You asked Mr. Hallett a question. He has made over his office for me, and has a roomy office where his mother, father and half brothers and some had been in private all the time."

It was a revelation to Broker Hahn, and he stared at Bob as if he half doubted the truth of what she had just said.

"I have found him to be not only the shrewdest broker in Wall Street, but also the most perfect gentleman of them all," she added, after a pause.

"Hallett, let me put you on the back," said Hahn, laughing and suiting his action to his words. "That's the best praise any Wall Street man ever got from her. Some of the boys think her a holy terror."

They all three laughed heartily, and Miss Grace continued:

"Yes, I was cheated and swindled until I began to look upon every one of them as thieves. You dealt honestly with me, Mr. Hahn, but because I was troublesome you declined to take any more orders from me. So did Mr. Richards. But Bob here didn't mind doing so, and I've had good luck ever since I met him. I ride in my carriage now," and she looked more bright and happy than either Bob or the broker had ever seen her before.

"Well, I am glad to hear that, and I most heartily congratulate you," and Hahn extended his hand to her again.

Just then the old book-keeper put his head inside the door and said:

"Mr. Richards desires to see you, Mr. Hallett."

Bob excused himself to the two, and went into the next office to see his old employer.

The broker looked worried and harassed.

"Take a seat, Mr. Richards," Bob said to him as he shook hands with him. "I am glad to see you."

"What a fine office you have here," said the broker as he sat down.

"Yes. I didn't want so many rooms, but I had to take all or none. What can I do for you, Mr. Richards? You know you can count on me for any service in my power to render."

"Yes, I knew that, and I have come to you on a bit of private business which must not go any farther than us two."

"All right. You know that you can trust me, Mr. Richards."

"Well, did you hold any N. & L. stock in the recent rise?"

"Yes; I held 7,500 shares."

"On whose account?"

"My own."

"Eh? What?"

"I held them on my own account," repeated Bob, "on a ten-per-cent margin."

The broker looked the astonishment he felt, and Bob asked:

"What's the matter?"

"I am astonished to learn that you have so much capital."

"Well, I didn't have but \$10,000 of my own money to put up, so I borrowed \$50,000 more from a customer," Bob explained.

"Ah! That's what I want to get at!" said the broker. "You must pardon me if I seem to be prying into your private business. The name of your customer is what I want to find out. Do you mind telling me?"

"No, if we are to consider all this a secret between us."

"Certainly; a profound secret on honor between us two."

"Well, I got a \$50,000 check from Miss Sarah Grace, and I have paid it back to her."

"Great Scott!" and Richards seemed to be the most astonished man in New York at that moment. "Are you telling me the truth?"

"Yes, sir."

"Where did she get the money, I wonder?"

Bob looked amazed himself.

He couldn't understand the motive at the back of such questions.

"It was her own money," he said. "I made it for her myself and a good deal more besides. Why do you ask? What is wrong?"



"I'll explain. I was in the corner that boomed the stock. Somebody betrayed us, we think, and we want to find out. I have suffered a very great loss in consequence. So did several others interested with us."

"Well, she didn't know what I was going to put the money in."

"How did you get the bulge on the corner then?"

"By mere accident, I suppose. I saw it going up and bought on a margin. When it got up to 100 I unloaded. I am sorry you got squeezed. I didn't know you were in it. You were not betrayed—at least not to me."

The broker seemed to be very much puzzled about the matter, and said:

"I still think somebody betrayed us, Bob, though you may not think so. But say no more about it," and he shook hands with him and rose to leave.

## CHAPTER XVII.

### PLOTTING FOR A RAILROAD.

Broker Richards went back to his office a much sadder if not a much wiser man than he had ever been before. He had been badly squeezed, and by the boy who had been an unappreciated clerk in his office for three years. One of his customers had nearly gone mad over his losses, and all Wall Street was talking about the rumpus he had raised in Broker Bob's office.

"I can't understand it," he said to himself as he sat in his private office with the door locked. "Somebody must have betrayed us. Bob didn't stumble into that deal by an accident. I never caught him lying in my life, but there is no telling how much lying a big sum of money would tempt him to do. He has made at least \$150,000 out of it, and most angels would lie like Old Nick for a sum like that. I don't believe he has the nerve to do such things by himself. Somebody is behind him backing him with both advice and money. It's all in my eye about his having made so much money for Miss Grace. The best brokers in the street haven't done so well for the same length of time. That Red Gulch business was a windfall for him, though, and he must have made ten or fifteen thousand out of it. Lord, what a lucky boy he is! I am going to find out more about that deal, though."

When Richards left the office Bob returned to the little parlor and found Miss Grace and Broker Hahn engaged in a pleasant conversation.

"Look here, Mr. Hahn," he said, with mock sternness, "are you trying to cut me out of my girl? What a gall you have!"

Hahn looked hard at him, as if astounded; but Miss Grace almost screamed with laughter, and then he tumbled to the joke.

"That's one on me, Hallett," he said. "I'll send up a lunch with champagne if you will let me join you two when you are ready to eat it."

"Say yes, Bob," said the lady. "It would be so nice to have a cozy lunch in here."

"All right," said Bob. "Send up a lunch for four and I'll arrive you."

"Who is to be the fourth?"

"My sister. I am expecting her every minute."

"Oh, I didn't know Hattie was coming down to-day!" cried Miss Grace.

"Yes, she is coming."

Hahn left to order the lunch, and a few minutes later Hattie came in and was greeted cordially by Miss Grace.

Bob left them alone together, and went back to his desk. A little while a friend came in and told him that a dis-

covery of a forged check on one of the Wall Street banks was creating a good deal of talk on the street.

"Whose name was forged to it?" he asked.

The friend told him. He knew the broker well, and knew also that he always kept a big bank account.

"The bank never suspected the forgery at all," said the friend. "The imitation is so perfect that litigation may grow out of it."

When the friend left the office Bob began to think over the matter and said to himself:

"I've got a big bank account, too, and somebody may scoop it if I don't provide against it. But how can I? My handwriting is a very plain one, and easily imitated. I must think of some way to prevent any scooping of my money."

By and by the lunch came up, and the party of four came together. Broker Hahn was astonished at finding Hattie such a pretty, vivacious girl, and paid her marked attention.

Bob had given directions to his bookkeeper that he should not be called out unless on business of the utmost importance.

"Hallett, you have the best office on the street," said Hahn. "This little parlor makes it the trumps. I envy you from the bottom of my heart."

"He is the only broker who thinks enough of the ladies to provide for their privacy and comfort," put in Miss Grace.

"Yes," said Hattie. "I can come down here with my sewing or a book, and spend the day if I like, and not be in anyone's way."

"Oh, I am going to make it my office," put in Miss Grace.

"Yes," suggested Hahn, "and have your name put on the door."

She tapped him with her fan for his impudence and said:

"You can't make any fun of either Hallett or Grace. They have come to the front in spite of all the older brokers in Wall Street."

The meal over, Hahn took leave of the ladies, after pegging permission to call again and lunch with them.

Then Bob retired to his desk and began writing his name on a sheet of paper to see if he could put it in a shape that could not be imitated. But he could not satisfy himself on that point.

"Ah, I have it now!" he suddenly exclaimed. "I'll put a period, clear and distinct, at the end of my name. Nobody ever takes the pains to do so when signing checks or anything else. I've noticed that. I'll go and see the cashier about it. I'll write the instructions on a slip of paper," and he took a slip and wrote:

"Pay no checks unless there is a clear and distinct period after my name, thus:

"Bob Hallett."

When he handed it to the cashier the latter read it and said:

"All right."

Bob went back to his office and found Mr. Terhune's messenger boy waiting for him.

"Mr. Terhune wishes to see you," said the boy.

"All right. I'll be with him in ten minutes."

The messenger went away, and Bob wrote a couple of notes, after which he put on his hat and went over to see what the old capitalist wanted.

He found the old man in his private office.

"Take a seat, Hallett," said the old man. "Have you any special business on hand now?"

"No, sir."

"Want some?"

"I do, badly."

"Well, I want to get control of a certain railroad, but neither I nor my regular broker can get enough of the stock. What put it up the moment they saw that I want it. You must



buy it in your own name, and I'll pay you a double commission. I will give you a list of parties who hold the stock. Will you undertake the job?"

"Yes, sir. It will give me something to do even if I don't make anything."

"Very well. I'll give you the list now. Whenever you want a check to pay for a purchase let me know," and he wrote down a list of a dozen men and two women, all owners of the stock.

He went back to his office and sat down to look over the list of names the old capitalist had given him, and devise some way to get at them. Two of them had offices in the building where he was.

"I know that man and he knows me, though we have never spoken to each other. I'll mark his name and go up and see him," and he put a cross mark against the name of Austen, and then went up one flight of stairs to where a man of that name had a suite of offices.

He found Mr. Austin in, but had to wait some time before

"Mr. Austen," he said, "I have come to you for some information about the D. & K. road. I have some stock offered me, but don't care to buy until I can find out a little more about it. Can you give me any points?"

"The road is all right," said Austen. "Who is it that wants to sell?"

"I am not at liberty to give him name. He wants 78 for it."

"He does, eh? I'd like to sell a thousand shares at that figure myself."

"I see it is quoted at 76 1-4. Is there any prospects of its going up any higher?"

"Well, we hope so. I've held the stock for over a year, and have repeatedly declined to sell at 75. There are some parties I wouldn't sell to at any price."

"You have a thousand shares?"

"Yes."

"What will you take for them?"

"They are not for sale. But if you want to take them at 78 you can have them."

"The road is all right—in good shape?"

"Yes—first-class."

"Then I'll take them. I'll send my book-keeper up for them with a check," and he went down to his office and wrote out the check.

He pondered over his luck.

He had been told that the D. & K. road was a good one, and that the stock was worth 75. He had been told that the stock was worth 75. He had been told that the stock was worth 75.

"I'll take them," said Bob. "He had been told that the stock was worth 75. He had been told that the stock was worth 75. He had been told that the stock was worth 75."

He had been told that the stock was worth 75. He had been told that the stock was worth 75. He had been told that the stock was worth 75. He had been told that the stock was worth 75. He had been told that the stock was worth 75.

## CHAPTER XVIII.

### THE END OF THE MATTER.

That day, however, was not a very successful one for Bob. He had been told that the stock was worth 75. He had been told that the stock was worth 75. He had been told that the stock was worth 75.

There had been a great deal of talk about the stock. It was worth 75. It was worth 75. It was worth 75. It was worth 75. It was worth 75.

He lost no time in seeing another holder of the stock—a very crusty old fellow in a dingy little office round in Broad street. His name was Owens.

"Mr. Owens," he said, as he entered the little office, "I have some stock of the D. & K. road, and want to get rid of it. I've been told that you are both a stockholder and director in that company. Do you want any more of the stock?"

"Who are you?" the old man asked, looking suspiciously at him.

"My name is Hallett. I am a broker. Here is my card," and he gave his regular business card.

"Humph—yes—I've heard of you," and the old man looked over his glasses at him. "How much stock have you?"

"Five hundred shares."

"Where did you get them?"

"Well, I didn't steal them, I can assure you. They are mine by legitimate purchase."

"What did you give for it?"

"My check."

"Was the check good?"

"Yes, as good as Vanderbilt's," replied Bob, coolly.

"What do you want for the stock?"

"I want a certified check from you for it."

The old man winced. He saw that his crusty, blunt manner had not bluffed the youth in the least.

"You wouldn't take my plain check without certification, eh?"

"No."

The old fellow chuckled.

He liked the grit of the boy.

"How much per share do you want for the stock?"

"I want 79 for it."

"Oh, you do, eh?"

"Yes. I'd take 80 if hard pushed."

"Well, you wouldn't take 78 now?"

"That's just what I gave for it. I am not in business for my health. I want to make something once in awhile."

"Gave 78 for it, eh? Would you like to buy some more at that price?"

"I guess I've got enough of it. I'd rather sell."

"Well, you can't sell me any at 79. I am willing to sell at 78."

"How much have you?"

"Two thousand, seven hundred shares."

"Whew! Quite a block of it."

"Yes, and you can have it for 78 if you want it."

"I'll take it," said Bob.

"Eh? You will?"

"Yes," and Bob rapidly figured up the amount.

The old man fidgeted as if he had blundered.

"I'll bring you my certified check in ten minutes," said Bob, hurrying out of the little office.

He hastened to the bank and had his check certified.

Owens turned over the shares to him, and then said:

"You are buying for some one else. Who is it?"

"I am working for Number One all the time, Mr. Owens."

"I can't see how Number One is going to make anything by paying more than the market price for what he gets."

"Because you haven't kept up with the age," said Bob, smiling. "I'll give you a pointer now. By all means, get more of this stock. I'll give you 79 for a few thousand shares."

"You will?"

"Yes."

The old man looked at him with a suspicious glance. He had been told that the stock was worth 75. He had been told that the stock was worth 75. He had been told that the stock was worth 75.

There had been a great deal of talk about the stock. It was worth 75. It was worth 75. It was worth 75. It was worth 75. It was worth 75.



Mr. Terhune was overjoyed at his luck. He would be master of the road at the next meeting of the directors. He had made arrangement with the officers of a competing road by which the D. & K. would reap immense benefits in the way of traffic and freight. That would send the stock up to par in a very little while.

"Can you give me any pointer on this thing?" asked Bob of him.

"Yes. Buy all the stock you can get, and buy quickly."

That was all he said, and Bob was not afraid to risk it.

Two days later Owens bought him 2000 shares at 70, which he took on joint account of himself and Miss Grace, paying out \$150,000.

"Do you want any more?" Owens asked.

"No. I've enough."

The old man chuckled.

He had made \$2,000 besides selling his own stock nearly two points above the market.

A week later it was quoted at 85, and Owens came to Bob to ask:

"What's the matter with D. & K.?"

"It's all right," said Bob.

But the other two wondered what the chance was of sending the stock up so. Nobody could tell.

When the board of directors met, a meeting of stockholders was held at the same time. Then it was found out that Mr. Terhune had been elected president of the road, and a board of directors had been chosen.

The stock went up to par within a week thereafter, and Bob and Miss Grace had made \$21,000 each.

The three men from whom Bob had bought the stock looked themselves for a week. But they did not care to make it known that Bob had gotten the best of them in a deal. They continued to give him a tremendous business in various directions.

"I have got it laid up for you, young man," said Owens one day.

"You were willing to sell at 70," said Bob, frowning. "What's the matter with you? If I had been stuck what would you have said? You old fellows hate to lose a few hundred, but making a little money. There ought to be a law driving you old fellows out when you get beyond fifty years of age." And with that he went back to his office to meet Hatter and Miss Grace, with whom he was to ride in the park at the business hours.

He sat at his desk when two strangers came in. One of them closed and locked the door, while the other walked up to the old bookkeeper and presented a card to him, saying:

"Here is a card and you are a dead man!"

The other uttered a word.

Bob was thus launched and his eyes bulged out as if something was smiting him nearly to death.

Bob went to his private office at his desk and did not know what was going on in the next office. The bookkeeper was found slumped and dead on the floor.

Then they walked into the private office and interviewed Bob at the mouth of the revolver.

"Here is a card and you are a dead man!"

"What's the matter with you?" Bob asked.

"We want your check for \$20,000."

"You don't get it."

"Then your life?"

"No. You don't come to this and kill a man and get away with it. You don't come to this and give them a money order, and then go back and say you are a dead man."

## CHAPTER XIX.

### THE YOUNG BROKER'S EXPERIENCE OF A NIGHT.

Bob didn't know that his bookkeeper was lying on the floor dead and cold. He thought that a short walk and a rest for help would not only bring him in, but many of the tenants of the other offices besides.

But ere he could utter a word or starting cry after meeting his fate he was checked by the threat of the two men, and all went out of him entirely.

The pressure on his wrists caused his eyes to bulge out most out of their sockets, and the man who held him said:

"Young man, we mean business. Keep quiet now, or this will make an end of you. We are playing to win. If we don't win you die—understand?" and he let go his grasp on his throat and pushed him down into the chair in front of his desk.

Bob recovered his breath again, but didn't know what to do.

"Make out two checks of \$10,000 each," said the taller of the two men.

Bob took up the pen and looked at the taller man.

"To whom payable?"

"Make one payable to John Smith."

He did so.

"Now write on the back of it 'attest signature,' and then your name to that."

He did so.

"Now write on the back of it 'attest signature,' and then your name to that."

When that was done both men indorsed the checks just above Bob's signature. One man said:

The taller of the two men then glanced hurriedly up at the clock. He took a watch from his pocket and looked at it. He found it was three o'clock. He looked at the other man.

The shorter man looked at the clock. He looked up at the taller man. He looked at the clock. He looked at the taller man. The two were much more than a match for him. The handkerchief was held to his nose to keep off the stench of the blood from it.

Suddenly he felt his senses leaving him, and in a few moments more he sank down on the carpet like one dead.

"Now for the other fellow!" said the taller man to his companion. They went into the main room where the bookkeeper was lying on the floor dead and cold, and proceeded to push the bookkeeper down to his knees and back.

The shorter man looked at the clock. He looked at the taller man. He looked at the clock. He looked at the taller man.

Without a word to each other the two men looked up at the clock and saw that it was three o'clock. They looked at each other.

The banks would close at three.

They passed out of the office, taking the key with them, after locking the door.

It was but one minute from three o'clock. The two men hurried to the bank and got in line with those who had checks to be cashed. But before they could reach the cashier's window three o'clock came, and the doors were closed.

But all who were in line at the time were obliged to wait their turn for cashing.

By and by some money was given to the man who was in line at the time.

The three men from whom Bob had bought the stock looked themselves for a week. But they did not care to make it known that Bob had gotten the best of them in a deal.



tend to it in a minute or two," and then he reached under his desk and pressed a button that was connected with a wire which communicated with the bank detective.

That individual at once came forward and stood in front of the cashier's window.

He was there when the cashier took up the check again and examined it.

"Are you John Smith?" the cashier asked of the man who presented the check.

"Yes."

"Well, this check is a forgery."

"The deuce you say! I saw him sign it myself, not twenty minutes ago."

The cashier shook his head.

"I saw him sign it, too," said Wilson, who was behind him, "and I have one of the same amount. What's the matter with it, anyhow?"

"Let me see yours."

Wilson handed up his check, and the cashier looked at it in silence for nearly a minute.

"This is a forgery, too," he said, and the next moment the detective behind Wilson laid a heavy hand on his shoulder, saying:

"You are my prisoner."

"I beg your pardon," returned Wilson. "If you don't take your hand off me I'll kill you!" and he thrust his hand into a pocket as if to draw a weapon.

Quick as a flash the detective drew his gun and got the drop on him.

"I can do a little in that line myself," he said.

"So can I," said John Smith, presenting the muzzle of a pistol at the head of the detective.

Whack! The stalwart janitor of the bank dealt Smith a blow on the ear, and he dropped like a log on the floor.

Wilson stood pale and trembling before the muzzle of the weapon. But he exclaimed:

"I'll make this bank pay dearly for this outrage."

"That's all right," said the cashier. "If these checks are legitimate we'll pay for the consequences."

The janitor handcuffed the man he had downed ere he recovered from the blow. Then the detective made the other hold out his hands for the janitor to put the bracelets on him.

"Now send for Hallett," said the cashier to his assistant.

The assistant sent the bank messenger to Hallett's office.

While he was gone the few customers who had witnessed the arrests were let out, and only the bank people remained with the prisoners.

"Mr. Hallett's office is closed," said the messenger when he came back to the bank.

"Take 'em to the station-house and make the charge of forgery against them," said the cashier to the detective.

He did so, and they were both locked up in separate cells.

Then a messenger was sent up to Bob's home asking him to come down to the bank at once.

Mrs. Hallett and Hattie were both surprised at the urgency of the message.

"What's the matter at the bank?" they asked.

"I don't know," said the messenger, "but they are all locked up out of him."

The messenger then went on, but Bob did not show up at home. They naturally thought the bank people had taken him, and he had been arrested downtown.

But when the evening wore away they became uneasy, and Hattie decided to go down to the residence of Mrs. Green to see if she had seen them.

Mrs. Green was surprised. She had not seen Bob that

evening.

She then went to the residence of the other woman.

"I don't know," said the other woman, "but they are all locked up out of him."

himself, if anybody is. He may have gone to a place of amusement with some friends. But he should have telegraphed to his mother and saved her a good deal of worry."

Hattie was somewhat eased in her mind, and went back home to tell her mother that Bob would come home after the theater was out.

## CHAPTER XX.

### TURNING THE TABLES.

But Bob Hallett did not go home that night. He lay there on the floor of his office till long after midnight, and then began to pull himself together.

At first he didn't know where he was.

It was so dark in the office that he could not see anything—even his hand when held in front of his face.

He sat up on the floor, and held his head between his hands.

It was all a haze with him, and he could not think for a time.

But by and by the memory of the visit of the two men began to assert itself, and it all came back to him.

"Ah! They got two checks," he said, as he got up on his feet. "But they didn't get any money. They drugged me with something on a handkerchief to keep me from following them. I wonder if I am still in my office," and he felt around him till he struck his desk. "Yes, I am still in my office. I'll strike a light and see if they took anything away with them."

He knew where the matches were, and in another moment he had lit the gas. Glancing around the room he saw that everything was all right, and that the front door was locked and the key gone.

Then he went out in the main office.

The bookkeeper was lying there, just recovering consciousness.

Bob cut his bonds and removed the gag, and then lit the gas and procured some water, which he sprinkled in his face.

He groaned again, and rolled over two or three times on the carpet, as if struggling with the men who had gagged him.

Bob called him by name and shook him vigorously.

"Oh, for God's sake don't!" cried the old man, pleadingly. "Why do you want to kill me? I—I—" and he suddenly looked and saw the face of the young broker.

"You are all right, Mr. Green," said Bob. "They are gone, and we are locked up here in the office. Did they drug you, too?"

"Oh, they tried to murder me!" he groaned. "Then they chloroformed me, and I knew no more after that. I am glad they didn't kill you, sir."

"Well, so am I. It is a wonder that either of us is alive. Get up and lie on the lounge there and you may feel better."

Bob assisted him to his feet, and then told him about the two checks, and why he had reason to believe that both men would be arrested.

"Oh, if they have arrested them I will be the happiest man in New York," said the old man.

"I am willing to bet ten thousand dollars that they are both locked up now," said Bob, "if they went to the bank with those checks. But we'll have to stay here till the janitor opens the door in the morning."

"The janitor's family live up on the top floor," said the old man. "By kicking on the door and making a noise we can wake him up, and he'll come down to see about it."

"Well, we won't do that," said Bob, looking up at the office clock. "It is late, but the door is locked, and we must wait till morning. I'll tell you that much."



The bookkeeper then told all about how the two men handled him, and how he had feared that they meant to kill the young broker.

Bob retold his experience to him, and thus they passed the time till the dawn of day permitted them to turn off the gas and quietly wait for the appearance of the janitor.

When the janitor opened the office that morning he was very much astonished at finding the young broker and his bookkeeper there.

"We have been here all night," said Bob. "We were locked in last night."

"Didn't you have your key?"

"It was taken away by somebody."

They went out to breakfast, after taking a bath, and then went to the bank, where the facts were given them. The cashier was a happy man when he learned that he had made no mistake in ordering the arrest of the two men.

"Let's go to the station and see them," said Bob to his bookkeeper.

At the station the captain permitted them to identify the two prisoners among a score of others. Bob walked up to John Smith and said:

"Hello, Smith! Did they cash that check for you?"

"No; and I am going to make you pay for this outrage! You gave me a check, and then instructed the cashier to have me arrested when I presented it."

"Yes, and you played the same game on me," said Wilson. "You're a swindler and scoundrel."

Bob laughed.

"You must admit that I played it well," he said, "since you put me chloroformed on the floor of my office, where I remained all night. My bookkeeper here received the same delicate attentions from you, too. But, really, now, didn't I play the same well?" and he laughed again as if he enjoyed a joke which had given him something fine in the way of amusement.

"Where does the laugh come in?" the captain of the precinct asked.

"Why, in signing the two checks yesterday, which I did at the muzzle of a revolver, I omitted a little mark which all my checks that are to be cashed must have. The cashier did the rest. Understand?"

Yes," and then the captain laughed, too.

But Wilson and Smith did not. They saw how they had been trapped. They had played and lost, and their curses were not loud, but were very deep.

"I have had quite a circus," said Bob to the two prisoners. "I am going to see if I can't give you one that will compare with me. You laid your plans well—splendidly—but I had planned against forgers and others of that ilk, and you tumbled into the trap."

They would make him no reply. They were too much disgusted at the miserable failure they had made to do any talking on the subject. Bob again indulged in a little chuckle, and went away to his office.

When he reached there he found Hattie and Miss Grace waiting for him in the little private parlor.

"Well, Bob!" cried Hattie on seeing him. "Where in the world have you been?"

"I remained in my office all night," he replied, and then he related the story of his adventures during the evening and night.

They were both horrified. But joy at his escape and the fact that he was still alive soon took the place of their fears. They were both very glad to hear that he was safe.

## CHAPTER XXI.

## BIG BUSINESS.

"You would do a wise thing if you gave your banker the same secret instructions," suggested Bob to Miss Grace. "You don't know when you may have to go through the same experience."

"I would die on the spot, I do believe," she said. "I'd never be able to hold a pen in my hand."

"I don't think so," returned Bob, shaking his head. "I think you would give them an everlasting tongue-lashing."

"Oh, you have that opinion of me, have you?"

"Yes. No man, nor any number of men, could ever make you do a thing you didn't want to do."

"You think me very obstinate?"

"Yes, when force is used. But you would yield to persuasion, for you are kind-hearted and womanly in your nature."

"Well, I believe I am complimented, after all," said she, laughing pleasantly. "But it is such a small one that it is hardly perceptible."

"I did not mean it as a compliment at all. I am talking on business now. But I like you so much that I don't mind saying you are the most level-headed customer I ever had, and I've got some old moneybags on my list, too."

"Very good," said Miss Grace. "I don't think that a very great compliment, though. Will you try again?"

"Oh, I could say more and not half try," said he, laughing. "You not only have a level head, but a beautiful one—a beautiful face, and——"

"Ah! That's what a woman likes to hear! I thank you ever so much, Bob, but am very sorry you don't mean it."

"I beg your pardon, I do mean it, for I said the same thing to Hattie."

"Yes, so he did," put in Hattie, "and I told you so, too."

"Oh," cried Bob, and all three had a hearty laugh.

Their conversation was interrupted by a broker, who came in to see Bob. He had heard news on the street, and wanted to have it confirmed.

Bob told him that it was true, and added:

"But I didn't lose a cent of cash, though my check for \$100,000 is good at that bank at any time. They've got to get up very early to get ahead of your nephew Bob."

Soon others came in, and in a little while he was holding a regular levee. They could hardly believe it true, but the old bookkeeper confirmed the story in every particular, and the arrest of the two men was a further corroboration.

Wall Street men declared that they owed him a debt of gratitude for laying a trap to catch the villains. Scores of moneyed men at once decided that they, too, would use the same precautions to protect their bank accounts.

Bob didn't do any business that day. Men were coming and going all day, and such was the impression he made that some of them made up their minds to give him some orders in the near future.

Miss Grace and Hattie returned home to let Mrs. Hallett know that Bob was all right, and in the afternoon he rejoined them. It was quite a shock to his mother. But she was now a great deal stronger than when he first set up as a broker, and was therefore able to stand it.

The next day Bob was surprised at seeing Condon, the mysterious Californian, come into his office and stare at him.

"So they have been after you, eh?" he said, as he extended his hand.

"Yes. They came after me, but they didn't quite get away with me. I am now doing business and they are in the hospital."

"That's good," said Condon, "but I am sure you will be able to do better than that."







making \$250,000 profit on them, thus coming out a clear million in cash ahead.

"Now, mother," he said to his mother, after the settlements had all been made, "you shall have your fine house, horses, carriages, and servants, with \$1,000 a month for pin money."

The mother sat in her armchair and thought of the change a year had wrought in her circumstances. It seemed like a dream to her, and she could hardly realize it.

"I don't know what to say or even think," she said. "I shall never spend so much money in the world. I can't forget the hardships of the past, and when I think of the poor whom I used to know so intimately, I could not think of spending the money foolishly."

"Mother, I give you that income in order to enable you to make yourself happy and comfortable. If it makes you happy to give it away to your poor friends, why, give it away, by all means."

"Oh, do you mean that, my son?"

"Yes, mother. I don't care what you do with the money. It is yours to do with as you please."

The very next day Bob went to a real estate dealer and commissioned him to buy a big, fine house in a fashionable upper neighborhood. As he would pay cash the real estate agent hunted lively till he found such a house as would suit him. It was just being finished in magnificent style. It had seventeen rooms, and was one of the most complete houses on the market.

Bob went to see it.

He took Hattie and Miss Grace to see it also.

They were pleased with it.

He bought it, paying \$120,000 for it in cash, for which he gave a certified check.

Then he gave another check for \$20,000 to Miss Grace, and asked her to buy the furniture for the house, and fit it up according to her own taste.

It was a labor of love for her and Hattie, for women dearly love to spend money. They were even allowed to buy the carriages.

In the meantime Mrs. Hallett went back to her old quarters and visited the poor families in the great tenement house. They were all glad to see her. Some of them had heard that she was now rich, and some believed she had come back in order to make them feel badly in their grinding poverty.

"Oh, Mrs. Hallett!" said Mrs. Jansen. "I'm ever so glad to see you! How much better you are than when you moved away! They tell me your boy has done well, and I am so glad to hear it. How is Hattie?"

"She is very well," said Mrs. Hallett. "My health improved from the time we moved upstairs. I am sorry to see you looking so pale. You are working yourself to death, Mrs. Jansen."

"Yes, but if I don't the children will starve. My husband has been dead three years now, and the children are not yet old enough to work."

"Well, my son is now rich. He gives me all the money I want and more, too. Go out and find a little shop where you can live in the rear, and I'll pay the rent and stock the store for you."

"Oh, Lord, but do you mean it?" gasped the widow.

"Yes. Here's money to show you that I do mean it. Take it and don't worry any more. Rent a few dollars worth of shop and then go out hunting for a place," said she, placing a roll of bills in her hand.

The widow went into town of joy, and Mrs. Hallett was happy that when she heard that Bob had made a million

more, she had not been so kind as to tell her that she had made a million more, and that she had made a million more, and that she had made a million more.

## CHAPTER XXIII.

### IN NEW QUARTERS.

When his fine residence had been purchased and furnished Bob and his mother had moved into it. They had the same horses and carriages as last year. But they did not make any ostentatious display of riches, but went about in the same quiet way as before, and were rich all their lives.

For some time they were very quiet, save Miss Grace. She was a constant companion of Hattie's. But one day, late in the afternoon, a wealthy Wall Street man, with his wife and two daughters, drove up in their carriage.

"I thought I'd call and get acquainted with your mother and sister, Bob," said the woman, as he came forward with her and introduced his wife and daughters.

"I am glad you did so," said Bob, smiling them with great cordiality. "We have not so much in Wall Street that is so much interested that the ladies of the two families should be strangers to each other."

They remained an hour, during which time the two girls were very smiling and sweet to Bob. Hattie was far prettier than either of them, but they seemed to like her very much.

When they left the wife of the broker was very pressing in her invitations to the mother and daughter to call and see her.

When Miss Grace called again and was told of the visit of the broker and his wife with two of their daughters, she smiled and remarked:

"They have got daughters to provide for. They are on the lookout for eligible young men."

"Oh," exclaimed Hattie, and a laugh followed.

"That's the way they all go," remarked Mrs. Grace. "We all should not look upon it as anything unusual. They are very nice people, I think, and quite worthy of their money and goods."

"But Bob isn't married yet," said Hattie. "They can't surely be trying to capture him."

"Well, he will be older some day, will he not?"

"Yes, of course. We all will."

"Ah, yes. I wish I could keep the ravages of time, as they do on myself. A youth of nineteen with one million dollars he might make a very acceptable husband in any family."

"You are right," said Mrs. Hallett. "But I should very much prefer to see my son still in love at his age. I should like to see him remain single till he is at least twenty-five years old."

"Well, if he falls in love let him marry. It would be better for him."

The circle of their acquaintance gradually widened until Hattie was regarded as one of the belles of the best society in the city. Bob began to grow a mustache and pay attention to young ladies. But he did not fall in love. He was too much engrossed in the business of his office to think of that.

He now had four clerks in his office. The head bookkeeper was an elderly man who had been with another broker for years.

The next morning Bob was called out of bed by a knock at his door. He had just been awakened by a knock at his door. He had just been awakened by a knock at his door.



run the office in Bob's absence, hence the young operator was not as closely confined as in former days.

The bearded Californian had his headquarters in his office, and was a constant visitor at the home of the young broker. He had over \$100,000 in cash and property, and did not care to do anything but rest and help Bob, whenever he needed help.

Miss Grace always kept a big sum of money with him, to be used whenever she saw a chance to make something. And Bob had used it till she was now worth fully a quarter of a million dollars.

Since he had become so important a character in Wall Street many brokers had made up their minds that it was a mistake to leave him out of their calculations in their efforts to make fortunes for themselves. The fact that he was able to buy and hold 10,000 shares of a stock until he had dictated terms to his opponents, caused them to wonder how all this had come about.

Bob saw the change that had come over the spirit of their dreams, and knew that his chances to slip in unnoticed in the future and gobble up a pile of money would thereafter be very few. They were watching him like so many hawks over a barnyard.

One day, after the papers had alluded to him as a millionaire, he met Tom Dacres, Richards' clerk, at a lunch counter. Tom looked at him with awe.

"Hello, Tom!" he said, extending his hand. "How are you? Still scribbling away for \$8 a week, are you?"

"Yes," replied Tom. "But I've been thinking of asking you for a place at \$10 a week. You can well afford to give it to an old friend."

"Yes, so I can, but you are not my friend."

"The deuce I ain't! We were in the same office for nearly three years, and had some pleasant times together."

"Yes, that's true; but when I got out and set up for myself you were the most sneering and sarcastic of all my acquaintances. I have four clerks in my office now, and they are all old men, on good salaries. I am a boy myself, but I wouldn't have a boy about me in business hours. They think they know it all when they really know very little."

Tom turned red in the face, and said:

"You are too hard on the boys."

"Maybe I am, but some of them need to be dealt with firmly and with a view to their own good. Old men gave me orders because I dropped the boy and attended strictly to business."

"Well, everybody can't expect to have your good luck," said Tom.

"A man's good luck is of his own making. If a man studies his business and then goes at it in a business way, backed by pluck and good judgment, he'll win in nine cases out of ten."

"All of which is true as gospel!" said an old gray-haired man behind him. "But if he hasn't any brains he'll go to the wall in Wall Street as sure as the sun rises and sets."

## CHAPTER XXIV.

### CONCLUSION.

There were no more men in Wall Street like Bob. He had become one of the strong men of Wall Street. He was not yet old enough to vote, but he was reckoned by the smart operators in the Street. They knew he had the money to back him up and that when he wanted he could get it.

But he was not a man who could not get at any of his money. He had a great deal of money to buy and sell for

for him if he wanted it kept a secret. Clerks find out a great many things, and when they run out to lunch many of them will talk business, and thus give things away."

One day a very pompous old broker remarked to Bob:

"Your success is due to either cheek or gall. Which was it?"

"Neither," replied Bob. "It was due to the gullibility and conceit of old codgers who believed that what they didn't know wasn't worth knowing."

There was a laugh at the pompous old fellow's expense, who turned to the crowd and said:

"That answer shows that it was both cheek and gall."

"It is very strange it never did you any good," said Bob. "You have an immense supply of it."

"Well, I have just enough to keep my money from shifting to your bank account," remarked the old man, "which is more than some of you fellows here can say. The fact is, I have declined to deal with him. He is under age, and it is a rule of mine not to deal with boys," and with that he turned away in a very pompous manner and walked off as if disgusted with a crowd that tolerated the presence of a boy in their midst.

Bob looked after him till he disappeared from view. Then he turned to the crowd and said:

"I'd like for everyone of you to remember what he said just now. I'll soak him some day and make him the sickest man in Wall Street."

"But he won't deal with you," said Hahn, who was present.

"I'll deal with him, nevertheless."

A week after that Bob went quietly to work and bought up all the shares of C. & D. stock he could find in the Street.

Then he sent a friend to the pompous old broker to ask if he had any of the stock.

"What are you paying for it?" the old man asked.

The friend named a figure about one point above the market price.

"How many shares do you want?"

"All I can get."

"Will you take 10,000 shares?"

"Yes."

"It's a sale, then," and both made memorandas to that effect.

The broker knew a man who had offered him a large block of the stock the day before for a price at which, if he could get it now, would make him \$1.50 per share.

He hastened to see the man.

"I sold to Hallett this morning," said the other. "Hahn has a large block of it, I hear."

He hastened to Hahn.

"I sold all I had this morning to Bob Hallett," said Broker Hahn. "Richards had some of it yesterday."

He hastened to Richards' office.

"I did have quite a lot of it this morning," he said. "But I sold it to young Hallett. I guess you can get all you want from him."

"I never deal with boys," said the old fellow, and he went to half a dozen more men, all of whom except two said that they had none of that stock.

He stopped and wiped beads of perspiration from his forehead.

What should he do?

He found one man really who had some stock. But he wanted a price that would be more than he had paid it for so he would not give it. Hahn then asked Bob Hallett if he could get any more of the supply was not all.

So many inquiries for the stock sent it flying up and when the brokers of the day closed the market was at two and a half points on the market.

He went home that evening with a feeling of triumph.



when he went downtown the next day and found the stock booming ten points above the quotations of the day before, he gasped out:

The man to whom he had sold 10,000 shares of the stock appeared, and asked for its delivery.

"Give me till two o'clock," said the old man.

"Yes, at two o'clock quotations," was the reply.

At 2 o'clock it was three points higher.

"I can't get the stock. I'll pay the difference," and he took his pen to write his check for the sum of \$130,000.

"Make it payable to the order of Bob Hallett," said the man.

"Bob—Hallett!" he gasped. "Was it for him you bought?"

"Yes."

"I—I won't make it payable to him. I don't know him in the transaction at all."

"Make it payable to me, then," and he did so.

"Did that boy send you here to me to buy that stock?" the anxious old man asked, when he gave up the check.

"Yes."

That was enough. The old man exploded, and his execrations of the young broker were heard by all the employees in his office.

In a day or two it was all through the Street that Broker Bob had raked the old man for a huge sum. But the proud old fellow denied that he had ever had any transactions with the boy broker. But the truth became known, and then all those who had heard his boast that none of his money had gone to swell Broker Bob's bank account began to laugh and make comments that caused the old man to think that after all life was not worth living.

From that time on Bob was recognized as one of the powers of Wall Street. As he neared his twentyfirst birthday many people were wondering how much money he had made in his career. A friend put that question to him, and he said he didn't know.

One day Mr. Condon said to him:

"Bob, I am in love with your mother. Have you any objection to me as a stepfather?"

"Good Lord!" he gasped.

"Selling, eh?"

"Yes. I never suspected anything of the kind."

"I haven't said a word to her about it. I thought I had better ask your opinion about it first."

"Well," said Bob, "if she says yes I will too. Whatever will make her happy I will consent to. She has been one of the best of mothers to me."

"Then I'll speak to her this evening."

"All right. I'll leave you a chance."

That evening Bob beckoned Hattie and Miss Grace out of the parlor and went into the library with them.

"What's this for?" Miss Grace asked, very much surprised. "He wants to propose," said Bob.

"Ah!" and Hattie became very much excited.

"She was engaged herself for a month now, and was particularly interested."

"That was all breaking ground except that," said Miss Grace, "and an admission of failure in the end."

"Would you like to be engaged, too?" Bob asked.

"Yes, just to see how it feels," she replied.

"Well, let's you and I engage ourselves to marry when mother and Hattie do."

She looked up in his face for a moment and then asked:

"Do you mean that, Bob?"

"Yes. I like you better than any girl I know, and have been wondering if you would have me."

"But I am ten years older than you are, Bob."

"That's no matter. You don't look a bit older than me. I love you and would make you the best husband in the world."

She blushed and said:

"I love you, Bob. You won my heart two years ago, but I dared not hope that you would ever like me for your wife. Hattie, would you like to have me for a sister?"

"Yes, yes!" cried Hattie, springing up and throwing her arms around her neck. "Do please marry him! We would all then be so happy together!"

She gave her hand to Bob and said:

"There is my hand. You have had my heart a long time."

Bob kissed her hand, and the engagement was made.

By and by Mrs. Hallett and Condon sent for them to announce their engagement. All three kissed her, and congratulations were in order. Bob then announced his engagement, and more rejoicings followed.

After an hour's discussion of the future, it was decided that all three couples should be married at the same time, and make an extended tour of Europe together.

The brokers in Wall Street were amazed when they heard that Bob was to wed Sarah Grace. Since he had made her fortune quite a number had tried to court her, but she wouldn't have it.

The triple wedding was a grand affair. All the big brokers of Wall Street were there. A long bridal tour followed, after which they returned and settled down to the quiet enjoyment of riches and domestic happiness.

Bob is now one of the powers of Wall Street. He is also a happy father of several children, and is still called by the familiar name of Broker Bob.

THE END.

Read "BOY PARDS; OR, MAKING A HOME ON THE BORDER," by An Old Scout, which will be the next number (1888) of "Pluck and Luck."

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